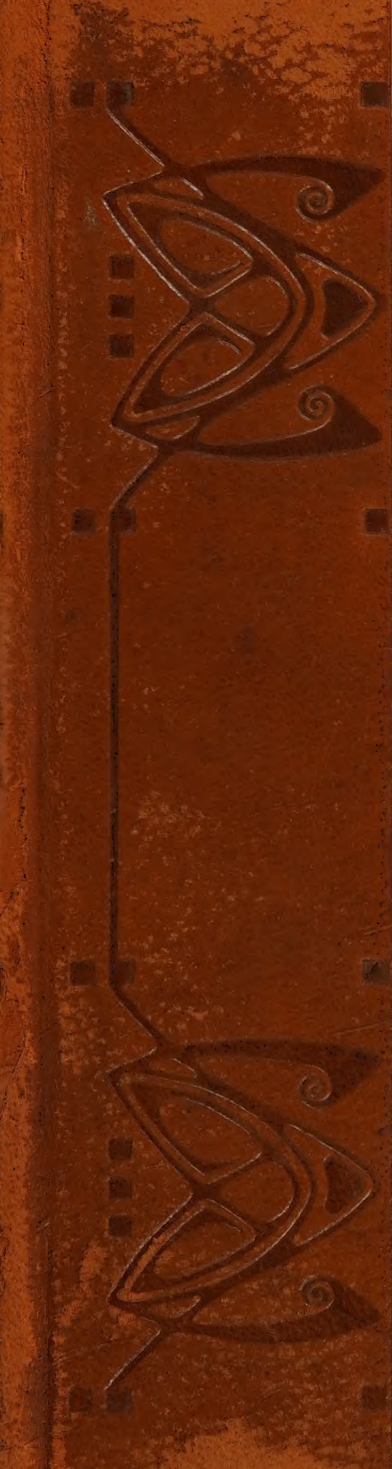
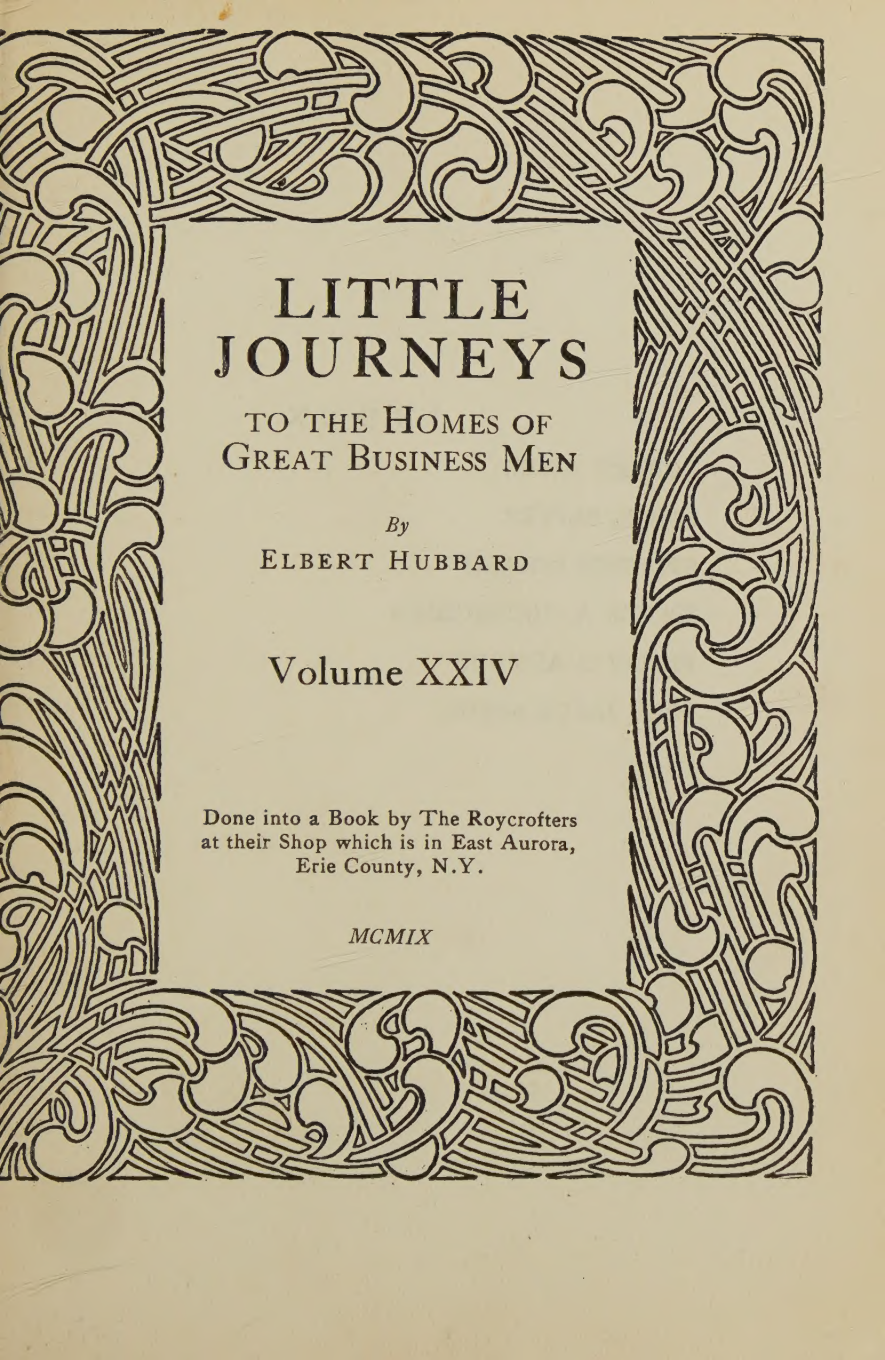






LITTLE JOURNEYS

TO THE HOMES OF
GREAT BUSINESS MEN

By
ELBERT HUBBARD

Volume XXIV

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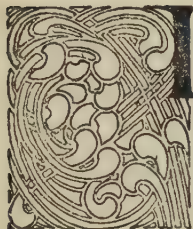


ROBERT OWEN

I HAVE always expended to the last shilling my surplus wealth in promoting this great and good cause of industrial betterment. The right reverend prelate is greatly deceived when he says that I have squandered my wealth in profligacy and luxury. I have never expended a pound in either; all my habits are habits of temperance in all things, and I challenge the right reverend prelate and all his abettors to prove the contrary, and I will give him and them the means of following me through every stage and month of my life.

—ROBERT OWEN, in Speech before the House of Lords.

LITTLE JOURNEYS



IN Germany, the land of philosophy, when the savants sail into a sea of doubt, some one cries, "Back to Kant!"

In America, when professed democracy grows ambitious and evolves a lust for power, men say, "Back to Jefferson!"

In business, when employer forgets employee and both forget their better man-

hood, we say, "Back to Robert Owen!"

We will not go back to Robert Owen—we will go on to Robert Owen, for his philosophy is still in the vanguard.

Robert Owen was a business man. His first intent was to attain a practical success. He produced the article and sold it at a profit.

In this operation of taking raw material and manufacturing it into forms of use and beauty, from the time the seed was planted in the ground on up to the consumer who purchased the finished fabric and wove it, Owen believed that all should profit—all should be made happier by every transaction.

That is to say, Robert Owen believed that a business transaction where both sides do not make money is immoral.

There is a legal maxim still cited in the courts, "Caveat emptor"—let the buyer beware.

For this maxim Robert Owen had no respect. He scorned the thought of selling a man something the man did not want; or of selling an article for anything excepting exactly

what it was, or of exacting a price for it by hook or crook, beyond its value.

Robert Owen believed in himself, and in his product, and he believed in the people. He was a democratic optimist. He had faith in the demos; and the reason was that his estimate of the people was formed by seeing into his own heart. He realized that he was a part of the people, and he knew that he wanted nothing for himself which the world could not have on the same terms. He looked into the calm depths of his own heart and saw that he hated tyranny, pretense, vice, hypocrisy, extravagance and untruth. He knew in the silence of his own soul that he loved harmony, health, industry, reciprocity, truth and helpfulness. His desire was to benefit mankind, and to help himself by helping others.

Therefore he concluded that, the source of all life being the same, he was but a sample of the average man, and all men would, if not intimidated and repressed, desire what he desired.

When physically depressed through lack of diversified exercise, bad air, or wrong conditions, he realized that his mind was apt to be at war, not only with its best self, but with any person who chanced to be near. From this he argued that all departures in society were occasioned by wrong physical conditions, and in order to get a full and free expression of the Divine Mind, of which we are all reflectors or mediums, our bodies must have a right

environment. ¶ To get this Right Environment became the chief business and study of his life.

To think that a man who always considers "the other fellow" should be a great success in a business way is to us more or less of a paradox. "Keep your eye on Number One," we advise the youth intent on success. "Take care of yourself," say the bucolic Solons when we start on a little journey. And "Self-preservation is the first law of life," voice the wise ones.

And yet we know that the man who thinks only of himself, acquires the distrust of the whole community. He sets in motion forces that work against him, and has thereby created a handicap that blocks him at every step.

Robert Owen was one of those quiet, wise men who win the confidence of men, and thereby siphon to themselves all good things ✽ That the psychology of success should have been known to this man in Seventeen Hundred and Ninety, we might call miraculous, were it not for the fact that the miraculous is always the natural.

Those were troublous times when Robert Owen entered trade. The French Revolution was on, and its fires lit up the intellectual sky of the whole world. The Colonies had been lost to England; it was a time of tumult in Threadneedle Street; the armies of the world were lying on their arms awaiting orders. And out of this great unrest emerged Robert Owen, handsome, intelligent, honest, filled with a holy zeal to help himself by helping humanity.

Robert Owen was born in the village of Newtown, Wales, in Seventeen Hundred and Seventy-one. After being away

from his native village for many years, he returned, as did Shakespeare and as have so many successful men, and again made the place of his boyhood the home of his old age. Owen died in the house in which he was born. His body was buried in the same grave where sleeps the dust of his father and mother. During the eighty-seven years of his life he accomplished many things and taught the world lessons which it has not yet memorized.

In point of time, Robert Owen seems to have been the world's first Business Man. Private business was to him a public trust. He was a creator, a builder, and economist, an educator, a humanitarian. He got his education from his work, at his work, and strove throughout his long life to make it possible for others to do the same.

He believed in the Divinity of Business. He anticipated Emerson by saying, "Commerce consists in making things for people who need them, and carrying them from where they are plentiful to where they are wanted."

Every economist should be a humanitarian; and every humanitarian should be an economist.

Charles Dickens, writing in *Eighteen Hundred and Sixty*, puts forth Scrooge, Carker and Bumball as economists.

When Dickens wanted to picture ideal business men, he gave us the Cherryble brothers—men with soft hearts, giving pennies to all beggars, shillings to poor widows, and coal and loaves of bread to families living in rickety tenements. The Dickens idea of betterment was the priestly plan of dole. Dickens did not know that indiscriminate alms-giving pauperizes humanity, and never did he supply the world a glimpse

of a man like Robert Owen, whose charity was something more than palliation.

Robert Owen was born in decent poverty, of parents who knew the simple, beautiful and necessary virtues of industry, sobriety and economy. Where this son got his hunger for books and his restless desire for achievement we do not know. He was a business genius, and from genius of any kind no hovel is immune.

He was sent to London at the age of ten to learn the saddler's trade; at twelve he graduated from making wax-ends, blacking leather and greasing harness and took a position as salesman in the same business.

From this he was induced to become a salesman for a haberdasher. He had charm of manner—fluidity, sympathy and health. At seventeen he asked to be paid a commission on sales instead of a salary, and on this basis he saved a hundred pounds in a year.

At eighteen a customer told him of a wonderful invention—a machine that was run by steam—for spinning cotton into yarn. Robert was familiar with the old process of making woolen yarn on a spinning-wheel by hand—his mother did it and had taught him and his brothers and sisters how.

¶ Cotton was just coming in, since the close of "George Washington's Rebellion." Watt had watched his mother's teakettle to a purpose. Here were two big things destined to revolutionize trade—the use of cotton in place of flax or wool, and steam-power instead of human muscle & Robert Owen resigned his clerkship and invested all of his

earnings in three mule spinning-machines. Then he bought cotton on credit.

He learned the business, and the first year made three hundred pounds.

Seeing an advertisement in the paper for an experienced superintendent of a cotton mill, he followed his intuitions, hunted out the advertiser, a Mr. Drinkwater, and asked for the place.

Mr. Drinkwater looked at the beardless stripling, smiled and explained that he wanted a man, not a boy—a man who could take charge of a mill at Manchester, employing five hundred hands.

Robert Owen stood his ground.

What would he work for?

Three hundred pounds a year.

Bosh! Boys of nineteen could be had for fifty pounds a year. ¶ “But not boys like me,” said Robert Owen.

Then he explained to Mr. Drinkwater his position—that he had a little mill of his own and had made three hundred pounds the first year. But he wanted to get into a larger field with men of capital.

Mr. Drinkwater was interested. Looking up the facts he found them to be exactly as stated. He hired the youth at his own price and also bought all of young Mr. Owen’s machinery and stock, raw and made-up.

Robert Owen, aged nineteen, at once went to Manchester and took charge of the mill. His business was to buy and install new machinery, hire all help, fix wages, buy the raw material and manufacture and sell the product.

For six weeks he did not give a single order, hire a new man, nor discharge an old one. He silently studied the situation. He worked with the men—made friends with them, and recorded memoranda of his ideas. He was the first one at the factory in the morning—the last to leave it at night. After six weeks he began to act.

The first year's profit was twenty per cent on the investment, against five the year before.

Drinkwater paid him four hundred pounds instead of three, and proposed that it should be five hundred for the next year. A contract was drawn up, running for five years, giving Owen a salary, and also a percentage after sales mounted above a certain sum.

Robert Owen was now twenty years of age. He was sole superintendent of the mill. The owner lived at London and had been up just once—this after Owen had been in his new position for three months. Drinkwater saw various improvements made in the plant—the place was orderly, tidy, cleanly and the workers were not complaining, although Owen was crowding out the work.

Owen was on friendly terms with his people, visiting them in their homes. He had organized a day school for the smaller children and a night school for the older ones who worked in the mills. His friendliness, good cheer and enthusiasm were contagious. The place was prosperous.





UST here let us take a side-trip in this LITTLE JOURNEY long enough to inspect the peculiar conditions of the time. It was a period of transition—the old was dying, the new was being born & Both experiences were painful.

There was a rapid displacement of hand labor. One machine did the work of ten or more persons. What were these people who were thrown out to do? Adjust themselves to the new conditions, you say. True, but many could not. They starved, grew sick, ate their hearts out in useless complaining.

Only a few years before, and the spinning of flax and wool was exclusively a home industry. Every cottage had its spinning-wheel and loom. There was a garden, a cow, a pig, poultry and fruits and flowers. The whole household worked, and the wheel and loom were never idle while it was light. The family worked in relays.

It was a very happy and prosperous time. Life was simple and natural. There was constant labor, but it was diversified. The large flocks of sheep, raised chiefly for wool, made mutton cheap. Everything was homemade. People made things for themselves and if they acquired a superior skill they supplied their neighbors, or exchanged products with them. As the manufacturing was done in the homes there was no crowding of population. The factory boarding-house and the tenement were yet to come.

This was the condition up to Seventeen Hundred and Seventy. From then until Seventeen Hundred and Ninety was the time

of transition. By Seventeen Hundred and Ninety, mills were erected wherever there was water-power, and the village artisans were moving to the towns to work in the mills.

¶ For the young men and women it was an alluring life. The old way gave them no time to themselves—there was the cow to milk, the pigs and poultry to care for, or the garden making insistent demands. Now they worked at certain hours for certain wages, and rested. Tenements took the place of cottages and the “public,” with its smiling barkeep, was always right at the corner.

Hargreaves, Arkwright, Watt and Eli Whitney had worked a revolution more far-reaching than did Mirabeau, Danton, Robespierre and Marat.

Here creeps in an item interesting to our friends who revel in syntax and prosody. Any machine or apparatus for lifting has been called a “jack” since the days of Shakespeare. The jack was a bearer of bundles, a lifter, a puller, a worker. Any coarse bit of mechanism was called a jack, and is yet. In most factories there are testing-jacks, gearing-jacks, lifting-jacks. Falstaff tells of a jack-of-all-trades. The jack was anything strong, patient and serviceable.

When Hargreaves, the Lancashire carpenter, invented his spinning-machine a village wit called it a “jenny.” The machine was fine, delicate, subtile, and as spinning was a woman’s business anyway, the new machine was parsed in the feminine gender.

Soon the new invention took on a heavier and stronger form, and its persistency suggested to some other merry bucolic a new variation and it was called a “mule.” The

word stuck, and the mule-spinner is with us wherever cotton is spun.

The discovery that coal was valuable for fuel followed the invention of the steam engine.

When things are needed we dig down and find them, or reach up and secure them. You could not run a steamship, excepting along a river with well-wooded banks, any more than you could run an automobile with coal.

The dealing in coal, or "coals" as our English cousins still use the word, began in Eighteen Hundred and Nineteen. That was the year the first steamship, the *Savannah*, crossed the ocean. She ran from Savannah to London. Her time was twenty-five days. She burned four hundred and fifty tons of coal, or about two-thirds of her entire carrying capacity. Robert Fulton had begun running his steamer "*Clermont*" on the Hudson in Eighteen Hundred and Seven, but there were wooding stations every twenty miles.

It was argued in the House of Commons that no steamship could ever cross the Atlantic with steam, alone, as a propelling power. And even as it was being mathematically proved, the whistle of the *Savannah* drowned the voice of the orator.

But the *Savannah* also carried sail, and so the doubters still held the floor. An iron boat with no sails that could cross the Atlantic in five days, was a miracle that no optimist had foreseen—much less, dared to prophecy.

The new conditions almost threatened to depopulate the rural districts. Farmers forsook the soil. The uncertainty of a crop was replaced with the certainty of a given wage.

Children could tend the spinning-jennies as well as men. There was a demand for child labor. Any poor man with a big family counted himself rich. Many a man who could not find a job at a man's wage quit work and was supported by his wife and children. To rear a family became a paying enterprise.

Various mill-owners adopted children or took them under the apprentice system, agreeing to teach them the trade. Girls and boys from orphan asylums and workhouses were secured and held as practical slaves. They were herded in sheep-sheds where they slept on straw and were fed in troughs. They were worked in two shifts, night and day, so the straw was never really cold. They worked twelve hours, slept eight, and one hour was allowed for meals. Their clothing was not removed excepting on Saturday. Any alteration in the business life of a people is fraught with great danger. Recklessness, greed and brutality at such a time are rife.

Almost all workingmen of forty or over were out of work. Naturally employers hired only the young, the active, the athletic. These made more money than they were used to making, so they spent it lavishly and foolishly. It was a prosperous time, yet strangely enough, prosperity brought starvation to thousands. Family life in many instances was destroyed and thus were built those long rows of houses, all alike, with no mark of individuality—no yard, no flowers, no gardens—that still in places mar the landscape in factory towns. Pretty girls went to the towns to work in the mills, and thus lost home ties. Later they drifted to London. Drunkenness increased.

In Seventeen Hundred and Ninety-six, there was formed the Manchester Board of Health. Its intent was to guard the interests of factory workers. Its desire was to insure light, ventilation and sanitary conveniences for the workers. Beyond this it did not seek to go.

The mill superintendents lifted a howl. They talked about interference, and depriving the poor people of the right to labor. They declared it was all a private matter between themselves and the workers—a matter of contract.

Robert Owen, it seems, was the first factory superintendent to invite inspection of his plant. He worked with the Board of Health, not against it. He refused to employ children under ten years of age, and although there was a tax on windows, he supplied plenty of light and also fresh air. So great was the ignorance of the workers, that they regarded the Factory Laws as an infringement on their rights. The greed and foolish fears of the mill-owners prompted them to put out the good old argument that a man's children were his own, and that for the state to dictate to him where they should work, when and how, was a species of tyranny. Work was good for children! Let them run the streets? Never!

It is a curious thing to note that when Senator Albert J. Beveridge endeavored to have a Federal Bill passed at Washington, in Nineteen Hundred and Seven, the arguments he had to meet and answer were those which Robert Owen and Sir Robert Peel were obliged to answer in Seventeen Hundred and Ninety-five.

When a man who worked a hundred orphans fourteen

hours a day, boys and girls of from six to twelve, was accused of cruelty he defended himself by saying, "If I does n't work 'em all the time 'cept when they sleep and eat, they will learn to play, and then never work." This argument was repeated by many fond parents as conclusive.

¶ The stress of the times—having many machines in one building, all run by one motor power, the necessity of buying raw material in quantities, the expense of finding a market—all these combined to force the invention of a very curious economic expediency. It was called a Joint Stock Company. From a man and his wife and his children making things at home, we get two or three men going into partnership and hiring a few of their neighbors at day wages ❧ ❧

Then we get the system of "shareholding," with hundreds or thousands of people as partners in a manufacturing enterprise which they never visit.

The people who owned the shares were the ones who owned the tools. Very naturally, they wanted and expected dividends for the use of the tools. That was all they wanted—dividends. The manager of the mill held his position only through his ability to make the venture bring returns. The people who owned the shares or the tools, never saw the people who used the tools. A great gulf lay between them. For the wrongs and injustice visited upon the workers no one person was to blame. The fault was shifted. Everybody justified himself. And then came the saying, "Corporations have no souls."

Robert Owen was manager of a mill, yet he saw the misery,

the ignorance and the mental indifference that resulted from the factory system. He, too, must produce dividends, but the desire of his heart was also to mitigate the lot of the workers ❁ ❁

Books were written by good men picturing the evils of the factory system. Comparisons were made between the old and new in which the hideousness of the new was etched in biting phrase. Some tried to turn the dial backward and revive the cottage industries, as did Ruskin a little later. "A Dream of John Ball" was anticipated and many sighed for "the good old times."

But among the many philosophers and philanthropists who wrestled with the problem, Robert Owen seems to have stood alone in the belief that success lay in going on, and not in turning back. He set himself to making the new condition tolerable and prophesied a day when out of the smoke and din of strife would emerge a condition that would make for health, happiness and prosperity such as this tired old world never has seen. Robert Owen was England's first Socialist. ¶ Very naturally he was called a dreamer. Some called him an infidel, and the enemy of society.

Very many now call him a seer and a prophet.





N Robert Owen's day cotton yarn was packaged and sold in five pound bundles. These packages were made up in hanks of a given number of yards. One hundred and twenty counts to a package was fixed upon as "par" or "standard count." If the thread was very fine of course more hanks were required to make up the five pounds.

The price ranged up or down, below or above the one hundred and twenty mark. That is, if a package contained two hundred and forty hanks, its value was just double what it would have been if merely standard.

Robert Owen knew fabrics before he began to spin. First, he was a salesman. Second, he made the things he could sell.

¶ The one supremely difficult thing in business is salesmanship. Goods may be manufactured on formula, but it takes a man to sell. He who can sell is a success—others may be. ¶ The only men who succeed in dictating the policy of the house are those in the Sales Department; that is, those who are on the side of income, not of expense.

The man with a "secret process" of manufacture always imparts his secret, sooner or later, but the salesman does not impart his secret, because he can't. It is not transferable. It is a matter of personality. Not only does the salesmen have to know his goods, but he must know the buyer—he must know humanity.

And humanity was the raw stock in which Robert Owen dealt. Robert Owen never tried to increase his sales by decreasing his price. His product was always higher than

standard. "Anybody can cut prices," he said, "but it takes brains to make a better article." He focused on fineness.

¶ And soon buyers were coming to him. A finer article meant a finer trade. And now, on each package of yarn that Owen sent out he placed a label that read thus. "This package was made under the supervision of Robert Owen." Thus his name gradually became a synonym for quality.

¶ Among other curious ideas held by Owen was that to make finer goods you must have a finer quality of workman. To produce this finer type of person now became his dream.

¶ Mr. Drinkwater smiled at the idea and emphasized "dividends."

Now Mr. Drinkwater had a son-in-law who looked in on things once a month, signed his voucher and went away fox-hunting. He thought he was helping run the mill. This man grew jealous of the young manager and suggested that Drinkwater increase the boy's pay and buy off the percentage clause in the contract so to keep the youngster from getting meglacephalia.

Drinkwater asked Owen what he would take for the contract and Owen handed it to him and said, "Nothing." It gave him a chance to get out into a larger field. Drinkwater never thought of the value of that little Robert Owen label. No wise employer should ever allow a thing like that.

Owen had won both a name and fame among the merchants and he now engaged with several mills, to superintend their output and sell their goods with his label on each package. In other words he was a Manufacturer's Broker.

From a five-hundred-pound-a-year man he had grown to be worth two thousand pounds a year.

No mill owned him. He was free—he was making money. The dream of human betterment was still in his heart.

¶ On one of his trips to Glasgow to sell goods, he met a daughter of David Dale, a mill-owner who was in active competition with him. Dale made a fine yarn, too.

The girl had heard of Owen—they met as enemies—a very good way to begin an acquaintance. It was Nature's old, old game of stamen, pistil and pollen, that fertilizes the world of business, betterment and beauty. They quarreled.

"You are the man who puts your name on the package?"

"Yes."

"And yet you own no mill!"

"True—but—"

"Never mind. You certainly are proud of your name."

"I am—would n't you be?"

"Not of yours."

Then they stared at each other in defiance. To relieve the tension, Mr. Owen proposed a stroll. They took a walk through the park and discovered that they both were interested in Social Reform. David Dale owned the mills at New Lanark—a most picturesque site. He was trying to carry on a big business, so as to make money and help the workers. He was doing neither, because his investment in the plant had consumed too much of his working capital.

They discussed the issue until eleven forty-five by the clock.

¶ The girl knew business and knew Society. The latter she had no use for.

The next day they met again, and quite accidentally found themselves engaged, neither of 'em knew how.

It was very embarrassing! How could they break the news to Papa Dale?

They devised a way. It was this: Robert Owen was to go and offer to buy Mr. Dale's mills.

Owen went over to Lanark and called on Mr. Dale, and told him he wanted to buy his business. Mr. Dale looked at the boy, and smiled. Owen was twenty-seven, but appeared twenty, being beardless, slight and fair-haired.

The youth said he could get all the money that was needed. They sparred for a time—neither side naming figures. It being about noon-time, Mr. Dale asked young Mr. Owen to go over to his house to lunch. Mr. Dale was a widower, but his daughter kept the house. Mr. Dale introduced Mr. Owen to Miss Dale.

The young folks played their parts with a coolness that would have delighted John Drew, and would have been suspicious to anybody but a fussy old mill-owner.

Finally as the crumbs were being brushed from the rich man's table, Mr. Dale fixed on the sum of sixty thousand pounds for his property.

Owen was satisfied and named as terms three thousand pounds and interest each year for twenty years, touching the young lady's toe with his own under the table.

Mr. Dale agreed. Mr. Owen had the money to make the first payment. The papers were drawn up. The deal was closed—all but the difficult part. This was done by rushing the enemy in his library, after a good meal. "It keeps the

business in the family, you see," said the girl on her knees, pouting prettily.

The point was gained and when Robert Owen, a few weeks later, came to New Lanark to take possession of the property, he did as much for the girl. So they were married and lived happily ever afterward.



ROBERT OWEN took up his work at New Lanark with all the enthusiasm that hope, youth and love could bring to bear.

Mr. Dale had carried the flag as far to the front as he thought it could be safely carried; that is to say, as far as he was able to carry it.

Owen had his work cut out for him. The workers were mostly Lowland Scotch and spoke in an almost different language to Owen. They looked upon him with suspicion. The place had been sold and they had gone with it—how were they to be treated? Were wages to be lowered and hours extended? Probably.

Pilfering had been reduced to a system, and to get the start of the soft-hearted owner was considered smart.

Mr. Dale had tried to have a school and to this end had hired an elderly Irishman, who gave hard lessons and a taste of the birch to children who had exhausted themselves in the mills and had no zest for learning. Mr. Dale had taken on over two hundred pauper children from the work-houses and these were a sore trial to him.

Owen's first move was to reduce the working hours from twelve to ten hours. Indeed, he was the first mill-owner to adopt the ten-hour plan. He improved the sanitary arrangements, put in shower-baths and took a personal interest in the diet of his little wards, often dining with them ❖ ❖

A special school building was built at a cost of thirty thousand dollars. This was both a day and a night school ❖ It also took children of one year old and over, in order to relieve mothers who worked in the mills. The "little mothers" often only four or five years old, took care of babies a year old and younger, all day. Owen instructed his teachers never to scold or punish by inflicting physical pain. His was the first school in Christendom to abolish the rod.

¶ His plan anticipated the Kindergarten and the Creche. He called mothers' meetings and tried to show the uselessness of scolding and beating, because to do these things was really to teach the children to do them. He abolished the sale of strong drink in New Lanark. Model houses were erected, gardens planted and prizes given for the raising of flowers.

In order not to pauperize his people, Owen had them pay a slight tuition for the care of the children, and there was also a small tax levied to buy flower seeds.

In the school building was a dance-hall and an auditorium.

¶ At one time the supply of raw cotton was cut off for four months. During this time Owen paid his people full wages, insisted that they should all, old and young, go to

school, for two hours a day and also work two hours a day at tree-planting, grading and gardening. During this period of idleness he paid out seven thousand pounds in wages. This was done to keep the workmen from wandering away.

¶ It need not be imagined that Owen did not have other cares besides those of social betterment. Much of the machinery in the mills was worn and becoming obsolete. To replace this he borrowed a hundred thousand dollars. Then he reorganized his business as a stock company and sold shares to several London merchants with whom he dealt. He interested Jeremy Bentham, the great jurist and humanitarian, and Bentham proved his faith by buying stock in the New Lanark Company.

Joseph Lancaster, the Quaker, a mill-owner and philanthropist, did the same.

Owen paid a dividend of five per cent on his shares. A surplus was also set aside to pay dividends in case of a setback, but beyond this the money was invested in bettering the environment of his people.

New Lanark had been running fourteen years under Owen's management. It had attracted the attention of the civilized world. The Grand Duke Nicholas, afterwards the Czar, spent a month with Owen studying his methods. The Dukes of Kent, Sussex, Bedford, and Portland; the Archbishop of Canterbury; the Bishops of London, Peterborough and Carlisle; the Marquis of Huntly; Lords Grosvenor, Carnarvon, Granville, Westmoreland, Shaftesbury and Manners; General Sir Thomas Dyce and General Brown; Ricardo, De Crespigny, Wilberforce, Joseph Butterworth and Sir Francis Baring all

visited New Lanark. Writers, preachers, doctors, in fact almost every man of intellect and worth in the Kingdom knew of Robert Owen and his wonderful work at New Lanark. Sir Robert Peel had been to New Lanark and had gone back home and issued an official bulletin inviting mill-owners to study and pattern after the system.

The House of Commons asked Owen to appear and explain his plan for abolishing poverty from the Kingdom. He was invited to lecture in many cities. He issued a general call to all mill-owners in the Kingdom to co-operate with him in banishing ignorance and poverty.

But to a great degree Owen worked alone and New Lanark was a curiosity. Most mill towns had long rows of dingy tenements, all alike, guiltless of paint, with not a flower bed or tree to mitigate the unloveliness of the scene. Down there in the dirt and squalor lived the working-folks; while away up on the hillside, surrounded by a vast park, with stables, kennels and conservatories, resided the owner.

Owen lived with his people. And the one hundred and fifty acres that made up the village of New Lanark contained a happy, healthy and prosperous population of about two thousand people.

There was neither pauperism nor disease, neither gamblers nor drunkards. All worked and all went to school.

It was an object lesson of thrift and beauty.

Visitors came from all over Europe—often hundreds a day.

¶ Why could not this example be extended indefinitely so that hundreds of such villages should grow instead of only one? There could, there can and there will be, but the people

must evolve their own ideal environment and not have to have it supplied for them.

By Owen's strength of purpose he kept the village ideal, but he failed to evolve an ideal people. All around were unideal surroundings, and the people came and went. Strong drink was to be had only a few miles away. To have an ideal village, it must be located in an ideal country.

Owen called on the clergy to unite with him in bringing about an ideal material environment. He said that good water, sewerage and trees and flowers worked a better spiritual condition. They replied by calling him a materialist. He admitted that he worked for a material good. His followers added to his troubles by comparing his work with that of the clergy round about, where vice, poverty and strong drink grouped themselves about a steeple upon which was a cross of gold to which labor was nailed—a simile to be used later by a great orator, with profit.

Owen was a Unitarian, with a Quaker bias. Any clergyman was welcome to come to New Lanark—it was a free platform. A few preachers accepted the invitation, with the intent to convert Robert Owen to their particular cause. New Lanark was pointed out all over England as a godless town. The bishops issued a general address to all rectors and curates warning them against “any system of morals that does away with God and His Son, Jesus Christ, fixing its salvation on flower beds and ragged schools.”

New Lanark was making money, because it was producing goods the world wanted. But its workers were tabu in respectable society and priestly hands were held aloft in

pretended horror whenever the name of Robert Owen, or the word "Socialism" was used. Owen refused to employ child labor and issued a book directing the attention of society to this deadly traffic in human beings. The parents, the clergy and the other mill-owners combined against him and he was denounced by press and pulpit.

He began to look around for a better environment for an ideal community. His gaze was turned toward America.



ROBERT OWEN'S plan for abolishing vice and poverty was simply to set the people to work under ideal conditions, and then allow them time enough for recreation and mental exercise, so that thrift might follow farming.

In reply to the argument that the workman should evolve his own standard of life, independent of his employer, Owen said that the mill with its vast aggregation of hands was an artificial condition. The invention, ingenuity and enterprise that evolved the mill were exceptional. The operators for the most part lacked this constructive genius, the proof of which lay in the very fact that they were operators. ¶ To take advantage of their limitations, disrupt their natural and accustomed mode of life and then throw the blame back upon them for not evolving a new and better environment, was not reasonable nor right.

The same constructive genius that built the mill and operated

it, should be actively interested in the welfare of the people who worked in the mill.

To this end there should be an ideal village adjacent to every great mill. This village should afford at least half an acre of ground for every family. In the way of economy, one building should house a thousand people. It should be built in the form of a parallelogram and contain co-operative kitchens, dining-rooms, libraries, art galleries and gymnasias. It should be, in fact, a great University, not unlike the great collection of schools at Oxford or Cambridge. All would be workers—all would be students.

The villages should be under the general supervision of the government, in order to secure stability and permanency. If the mill management failed the government should continue the business, because even if the government lost money in the venture, at times, this was better than always to be building jails, prisons, insane asylums, almshouses and hospitals ❀ ❀

In sections where there were no mills or factories, the government would construct both mills and villages, to the intent that idleness and ignorance might be without excuse. To this end Owen would ask all landowners, or holders of estates of a thousand acres or more, to set apart one-tenth of their land for ideal villages and co-operative mills to be managed by the government.

As proof that his plans were feasible, Owen pointed to New Lanark and invited investigation.

Among others who answered the invitation was Henry Hase, cashier of the Bank of England. Hase reported that New

Lanark had the look of a place that had taken a century to evolve, and in his mind, the nation could not do better than to follow the example of Owen. He then added, "If the clergy, nobility and mill-owners will adopt the general scientific method proposed by Mr. Owen for the abolition of poverty, ignorance and crime, it will be the greatest step of progress ever seen in the history of the world."

In proposing that the clergy, nobility and mill-owners should unite for the good of mankind, Mr. Hase was not guilty of subtle humor or ironical suggestion. He was an honest and sincere man who had been exposed to the contagious enthusiasm of Mr. Owen.

Owen was fifty-seven years of age, practical man that he was, before he realized that the clergy, the nobility and the rich mill-owners had already entered into an unconscious pact to let mankind go to Gehenna—just so long as the honors, emoluments and dividends were preserved.

That is to say, the solicitation of the Church is not and never has been for the welfare of the people; it is for the welfare of the Church for which churchmen fight. All persecution turns on this point.

If stability of the Church is threatened, the churchmen awake and cry, "To Arms!" In this respect the Church, the nobility and vested capital have everything in common—they want perpetuity and security. They seek safety. All of the big joint-stock companies had in their directorates members of the nobility and the clergy. The bishops held vast estates—they were Lords.

The Church livings were rooted in the estates of the nobility

and both traced to a common ancestor—greed & The Government was a government of the people, by the Church and nobility, for the Church and nobility.

Robert Owen did not represent either the Church or nobility. He was a very exceptional and unique product; he was a workingman who had become a philanthropic capitalist. He was a lover of humanity, filled with a holy zeal to better the condition of the laborer.



HE mills at New Lanark were making money, but the shareholders in London were not satisfied with their dividends & They considered Owen's plans for educating the workingman chimerical. In one respect they knew that Owen was sane—he could take the raw stock and produce the quality of goods that had a market

value. He had trained up a valuable and skilled force of foremen and workers. Things were prosperous and would be much more so if Owen would only cease dreaming dreams and devote himself to the commercial end of the game.

If he would not do this, then he must buy their stock or sell them a controlling interest of his own.

He chose the latter.

In Eighteen Hundred and Twenty-five, when he was fifty-five years old, he sailed for America. He gave lectures in

New York, Boston, Philadelphia and Washington on his new order of economics. He was listened to with profound attention. At Washington he was the guest of the President, and on invitation addressed a joint session of the Senate and the House, setting forth his arguments for Socialism.

¶ The Moravians at Bethlehem, Pennsylvania, had founded their colony as early as Seventeen Hundred and Twenty. The Zoarites, the Economites, the Separatists, the Shakers, and the Rappites had been in existence and maintained successful communities for a score of years.

Robert Owen visited these various colonies and saw that they were all prosperous. There was neither sickness, vice, poverty, drunkenness nor disease to be found among them. He became more and more convinced that the demands of an advancing civilization would certainly be co-operative in nature. Chance might unhorse the individual, but with a community the element of chance was eliminated. He laid it down as a maxim, evolved from his study, observation and experience, that the community that exists for three years is a success. That no industrial community had ever endured for three years, save as it was founded on a religious concept, was a fact that he overlooked. Also, he failed to see that the second generation of communists did not coalesce, and as a result that thirty-three years was the age limit for even a successful community; and that if it still survived, it was because it was reorganized under a strong and dominant leadership.

Communists or Socialists are of two classes—those who wish to give and those who wish to get. When fifty-one

per cent of the people in a community are filled with a desire to give, Socialism will be a success.

Perhaps the most successful social experiment in America was the Oneida Community, but next to this was the Harmonyites, founded by George Rapp ❖ The Harmonyites founded Harmony, Indiana, in Eighteen Hundred and Fourteen. They moved from Pennsylvania and had been located at their present site for eleven years. They owned thirty thousand acres of splendid land at the junction of the Wabash and Ohio Rivers. They had built over a hundred houses, had barns, stores, a church, a hall, a saw-mill, a hotel and a woolen factory.

Now when Owen went to Pittsburg, he floated down the Ohio to Cincinnati and then on to Harmony ❖ He was graciously received and was delighted with all he saw and heard ❖ ❖

Owen saw the success of the woolen mill and declared that to bring cotton up by steamboats from the South, would be easy. He would found cotton mills and here New Lanark should bloom again only on an increased scale.

Would the Rappites sell?

Yes, they wanted to move back to Pennsylvania, where there were other groups of similar faith.

Their place, they figured, was worth two hundred and fifty thousand dollars. Owen made an offer of one hundred and fifty thousand dollars, which to his surprise was quietly accepted. It was a quick deal.

The Rappites moved out, and the Owenites moved in.

Just across the Ohio River they founded the town of Owensboro ❧ ❧

Then Owen went back to England and sent over about three hundred of his people, including his own son, Robert Dale Owen.

Robert Owen had large interests in England, and New Harmony on the banks of the Wabash was incidental. Robert Dale Owen was then twenty-five years old. He was a philosopher, not an economist, and since the place lacked a business head, dissensions arose. Let some one else tell how quickly a community can evaporate when it lacks the cement of religious oneness:

For the first few weeks, all entered into the new system with a will. Service was the order of the day. Men who seldom or never before labored with their hands, devoted themselves to agriculture and the mechanical arts with a zeal which was at least commendable, though not always well directed. Ministers of the gospel guided the plow and called swine to their corn instead of sinners to repentance, and let patience have her perfect work over an unruly yoke of oxen ❧ Merchants exchanged the yardstick for the rake or pitchfork; and all appeared to labor cheerfully for the common weal. Among the women there was even more apparent self-sacrifice. Those who had seldom seen the inside of their own kitchens went into that of the common eating-house (formerly a hotel) and made themselves useful among pots and kettles. Refined young ladies who had been waited upon all their lives, took turns in waiting upon others at the table. And several times a week all parties who chose, mingled in the social dance in the great dining-hall.

But notwithstanding the apparent heartiness and cordiality of this auspicious opening, it was in the social atmosphere of

the Community that the first cloud arose. Self-love was a spirit which could not be exorcised. It whispered to the lowly maidens, whose former position in society had cultivated the spirit of meekness—"Thou art as good as the formerly rich and fortunate; insist upon your equality." It reminded the former favorites of society of their lost superiority, and despite all rules tintured their words and actions with "airs" and conceit. Similar thoughts and feelings soon arose among the men; and though not so soon exhibited they were none the less deep and strong. Suffice it to say, that at the end of three months—three months!—the leading minds in the Community were compelled to acknowledge to each other that the social life of the Community could not be bounded by a single circle. They therefore acquiesced, though reluctantly, to its division into many. But they still hoped and many of them no doubt believed that though social equality was a failure, community of property was not. Whether the law of mine and thine is natural or incidental in human character, it soon began to develop its sway. The industrious, the skilful and the strong saw the product of their labor enjoyed by the indolent, the unskilled and the improvident; and self-love rose against benevolence. A band of musicians thought their brassy harmony was as necessary to the common happiness as bread and meat, and declined to enter the harvest-field or the workshop. A lecturer upon natural science insisted upon talking while others worked. Mechanics, whose single day's labor brought two dollars into the common stock, insisted that they should in justice work only half as long as the agriculturist, whose day's work brought but one.

Of course, for a while, these jealousies were concealed, but soon they began to be expressed. It was useless to remind all parties that the common labor of all ministered to the prosperity of the Community. Individual happiness was the law of nature and it could not be obliterated. And before a single year had passed, this law had scattered the members

of that society which had come together so earnestly and under such favorable circumstances and driven them back into the selfish world from which they came.

The writer of this sketch has since heard the history of that eventful year reviewed with honesty and earnestness by the best men and most intelligent parties of that unfortunate social experiment & They admitted the favorable circumstances which surrounded its commencement; the intelligence, devotion and earnestness which were brought to the cause by its projectors and its final total failure. And they rested ever after in the belief that man though disposed to philanthropy, is essentially selfish, and a community of social equality and common property is an impossibility &



HE loss of two hundred thousand dollars did not dampen the ardor of Robert Owen. He paid up the debts of New Harmony, had the property surveyed and subdivided and then deeded it to his children and immediate relatives and a few of the "staunch friends who have such a lavish and unwise faith in my wisdom"—to use his own ex-

pression & &

To give work to the unemployed of England now became his immediate solicitation. He was sixty years old when he inaugurated his first co-operative store, which in fact is the parent of our modern Department Store & &

In this store he proposed to buy any useful article or product

which any man might make or produce, figuring on cost of the raw material and sixpence an hour for labor. This labor was to be paid for in Labor Script, receivable in payment for anything the man might want to buy. Here we get the Labor Exchange * Owen proposed that the Government should set delinquent men to work, instead of sending them to prison. Any man who would work, no matter what he had done, should be made free. The Government would then pay the man in Labor Exchange Script. Of course, if the Government guaranteed the script, it was real money; otherwise it was wild-cat money, subject to fluctuation and depreciation. Very naturally, the Government refused to guarantee this script, or to invest in the co-operative stores. To make the script valuable, it had to be issued in the form of a note, redeemable in gold at a certain time.

The stores were started, and many idle men found work in building mills and starting various industries.

Three years passed and some of the script became due. It was found to be largely held by saloon-keepers who had accepted it at half-price. Efforts had been constantly made to hurt Owen's standing and depreciate the market value of this currency.

The Labor Exchange that had issued the script was a corporation, and Robert Owen was not individually liable, but he stepped into the breach and paid every penny out of his own purse, saying, "No man shall ever say that he lost money by following my plans."

Next he founded the co-operative village of Harmony or Queenswood. The same general plan that he had followed

at New Lanark was here carried out, save that he endeavored to have the mill owned by the workers instead of by outside capital ❁ ❁

Through his very able leadership, this new venture continued for ten years and was indeed a school and a workshop. The workers had gardens, flowers, books. There were debates, classes and much intellectual exercise that struck sparks from heads that were once punk. John Tyndall was one of the teachers and also a worker in this mill. Let the fact stand out that Owen discovered Tyndall—a great, divinely human nautilus—and sent him sailing down the tides of Time.

At eighty years of age, Owen appeared before the House of Commons and read a paper which he had spent a year in preparing—“The Abolition of Poverty and Crime.” He held the Government responsible for both, and said that until the ruling class took up the reform idea and quit their policy of palliation, society would wander in the wilderness. To gain the Promised Land we must all move together in a government “of the people, by the people and for the people.” He was listened to with profound respect and a vote of thanks was tendered him; but his speech never reached the public printer.

Robert Dale Owen became a naturalized citizen of the United States, and for several years was a member of Congress. And at the time of the death of his father was our minister to Italy, having been appointed by President Pierce. ¶ At the time he was in England, and announced the passing of Robert Owen to the family at New Harmony, Indiana, in the following letter:

Newtown, Wales,

November 17th, 1858.

It is all over. Our dear father passed away this morning, at a quarter before seven, as quietly and gently as if he had been falling asleep. There was not the least struggle, not the contraction of a limb or a muscle, not an expression of pain on his face. His breathing stopped so gradually that, even as I held his hand, I could scarcely tell the moment when he no longer lived. His last words, distinctly pronounced about twenty minutes before his death, were: "Relief has come."



JAMES OLIVER

The sluggard will not plow by reason of the cold; therefore shall he beg in harvest.

—Proverbs 20:4

You benefit yourself only as you benefit humanity.

—James Oliver.



James Oliver

LITTLE JOURNEYS



JOHN OLIVER was born in Roxburyshire, England, about the year 1823. He died March 2nd, 1881. He was the youngest of a brood of eight—six boys and two girls. He was "the last run of shad," to use the phrase of Theodore Parker, who had a similar humor. Just why the youngest should outlive the rest, as occasionally happens, is

attributed to the truth of the hypothesis that a mother gives the last born more than just an amount of love and tenderness not vouchsafed to the rest.

Let the philosopher philosophize—we deal with facts not theories, and we will show that John Oliver was a very potent, potent and stubborn fact. He was born at the father's house, a small one, a little estate, where the doors of the sheep grew strong and they would feed between the stones. The family was very poor, but poverty in the old world grows but a habit, and so the Olivers did not suffer. They huddled close for warmth in their little cottage and were grateful for privacy and shelter.

At fifteen, Thomas and Thoby, the eldest boy John, went with the sons of uncles and up all of his earthly goods in a red leather coat and came to America.

He found work at a dollar a day, and wrote glowing letters home of a country where no one picked up ragged boys for bread, but where bread was actually in the way. He also declared that he ate at his employer's table, and they had meat there



James Oliver

LITTLE JOURNEYS



JAMES OLIVER was born in Roxburyshire, Scotland, August the 28th, 1823. He died March 2nd, 1908. He was the youngest of a brood of eight—six boys and two girls ♫ He was “the last run of shad,” to use the phrase of Theodore Parker, who had a similar honor ♫ Just why the youngest should eclipse the rest, as occasionally happens, is

explained by Dr. Tilden on the hypothesis that a mother gives this last little surprise party an amount of love and tenderness not vouchsafed to the rest.

Let the philosophers philosophize—we deal with facts not theories, and no one will deny that James Oliver was a very potent, human and stubborn fact. He was Scotch.

¶ His father was a shepherd on a landed estate, where the noses of the sheep grew sharp that they might feed between the stones. The family was very poor, but poverty in the old world grows into a habit, and so the Olivers did not suffer. They huddled close for warmth in their little cottage and were grateful for parritch and shelter.

In Eighteen Hundred and Thirty, the oldest boy, John, filled with the spirit of unrest, tied up all of his earthly goods in a red handkerchief and came to America.

He found work at a dollar a day, and wrote glowing letters home of a country where no one picked up fagots for fires, but where forests were actually in the way. He also declared that he ate at his employer's table, and they had meat three

times a week. Of course he had meat three times a day, but he did n't want to run the risk of being placed in the Ananias Club by telling the truth. ¶ A little later, Andrew and Jane, the next in point of age, came too, and slipped at once into money-making jobs, piling up wealth at the rate of three dollars a week.

When three of a brood have gone from the home nest, they pull hard on the heartstrings of the mother. Women, at the last, have more courage than men—when they have.

¶ Partnerships are very seldom equal partnerships—one takes the lead. In this case the gray mare was the better horse, and James Oliver got his initiative from his mother.

¶ “We are all going to America,” the mother would say.

¶ And then the worthy shepherd-man would give a hundred and fifty reasons why it was impossible.

He had become pot-bound. Fear and inertia had him by the foot. He was too old to try to do anything but care for sheep, he pleaded.

And persistently, as she knitted furiously, the mother would repeat, “We are all going to America!”

Little Jamie was eleven years old. He was a swart and sandy little Scott, with freckles, a full moon face and a head of tousled hair that defied the comb.

“We are all going to America,” echoed Jamie—“we are going to America to make our fortunes.”

John, Andrew and Jane had sent back real money—they must have earned it. All the debts were cleaned up, and the things they had borrowed were returned. The mother took charge and sold all the little surplus belongings, and the

day came when they locked the door of the old stone cottage and took the key to the landlord in his big house and left it. They rode away in a kind neighbor's cart, bound for the sea-coast. Everybody cried but Jamie. It was glorious to go away, such wonderful things could be seen all along the route.

¶ They took passage in a sailing ship crowded with emigrants. It was a stormy trip. Everybody was sick. Several died, and there were burials at sea when the plank was tilted and the body slid into the yeasty deep.

Jamie got into trouble once by asking how the dead man could ever be found when it came Judgment-day. And also the captain got after him with a rope's end because he scrambled upon the quarter-deck when the mate went aft. The disposition to take charge was even then germinating; and he asked more questions than ten men could answer.

¶ Once when the hatches were battened down, and the angry waves washed the deck, and the elder Oliver prophesied that all were soon going to Davy Jones' locker, Jamie reported that the sailors on deck were swearing, and all took courage.

¶ The storm blew over, as storms usually do, and the friendly shores of America came in sight.

There were prayer-meetings on deck, and songs of thanksgiving were sung as the ship tacked slowly up the Narrows.

¶ Some of our ancestors landed at Jamestown, some at Plymouth Rock and some at Castle Garden. If the last named had less to boast of in way of ancestry, they had fewer follies to explain away than either of the others. They may have fallen on their knees, but they did not fall on the aborigines. They were for the most part friendly,

kind and full of the right spirit—the spirit of helpfulness.

¶ At Castle Garden, one man gave Jamie an orange and another man gave him a kick. He never forgot either, and would undoubtedly have paid both parties back, if he had met them in later life.

There was a trip to Albany by a steamboat, the first our friends had ever seen. It burned wood, and stopped every few miles for fuel. They ate brown bread and oatmeal, and at New York bought some smoked bear's meat and venison. At Albany an Indian sold them sassafras for tea, also some dried blackberries—it was a regular feast.

At Albany there was a wonderful invention, a railroad. The coaches ran up the hill without horses or an engine, and the father explained that it was n't a miracle either. A long rope ran around a big wheel at the top of the hill, and there was a car ran down the hill as another one ran up.

The railroad extended to Schnectady—sixteen miles away—and the trip was made in less than half a day if the weather was good. There they transferred to a canal-boat. They had no money to pay for a stateroom, and so camped on deck—it was lots of fun. Jamie then and there decided that some day he would be the captain of a fast packet on a raging canal. His fond hope was never realized.

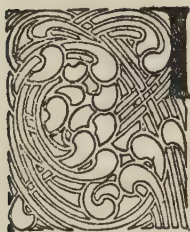
After the cooped-up quarters on the ocean the smoothness and freedom of the Erie Canal were heavenly. They saw birds and squirrels, and once caught a glimpse of a wolf. At Montezuma they changed canal-boats, because the craft they were on went through to Buffalo, and they wished to go to Geneva where John, Andrew and Jane were getting rich.

¶ Two miles out of Geneva the boat slowed up, a plank was run out and all went ashore. John worked for a farmer a mile away. They found him. And in the dusty road another prayer-meeting was held, when everybody kneeled and thanked God that the long journey was ended. Paterfamilias had predicted they would never arrive, but he was wrong.

¶ The next day they saw Andrew and Jane, and tears of joy were rained down everybody's back. Now for the first time they had plenty to eat—meat every meal, potatoes, onions and corn on the ear. There is no corn in Scotland, and Jamie thought that corn on the ear was merely a new way of cooking beans. He cleaned off the cob and then sent the stick back to have it refilled.

America was a wonderful country, and Brother John had not really half told the truth about it. Jamie got a job at fifty cents a week with board. Fifty cents was a great deal more than half a dollar—I guess so! He would have been paid more only the farmer said he was a greenhorn and could n't speak English. Jamie inwardly resented and denied both accusations, but kept silent for fear he might lose his job. His only sorrow was that he could see his mother only once a week. His chief care was as to what he should do with his money.





N the fall of Eighteen Hundred and Thirty-six, there were several Scotch families going from Geneva to the "Far West"—that is to say, Indiana. The Oliver family was induced to go, too, because in Indiana the Government was giving away farms to any one who would live on them and hold them down ❧ ❧

They settled first in Lagrange County, and later moved to Mishawaka, St. Joseph County, where Andrew Oliver had taken up his abode. Mishawaka was a thriving little city, made so largely by the fact that iron ore—bog iron—was being found thereabouts. The town was on the St. Joseph River, right on the line of transportation, and boats were poled down and up, clear to Lake Michigan. It was much easier and cheaper to pole a boat than to drive a wagon through the woods and across the muddy prairies. Mishawaka was going to be a great city—everybody said so. ¶ There was a good log schoolhouse at Mishawaka, kept by a worthy man by the name of Merrifield, who knew how to use the birch. Here James went to school for just one winter—that was his entire schooling, although he was a student and a learner to the day of his death. ¶ The elder Oliver fell sick of chills and fever. He sort of languished for the hills of bonny Scotland. He could not adapt himself to pioneer life, and in the fall of Eighteen Hundred and Thirty-seven, he died. This was the end of a school education for James—he had to go to work earning money. He became the little father of the family, which James J. Hill says is the luckiest thing that can happen

to a boy. He hired out for six dollars a month, and at the end of every month took five dollars home to his mother.

¶ Jamie was fourteen, and could do a man's work at most anything & "He has a man's appetite at least," said the farmer's wife, for he took dinner with the man he worked for. He soon proved he could do a man's work, too. This man had a pole-boat on the river, and James was given a chance to try his seamanship. He might have settled down for life as a poleman, but he saw little chance for promotion, and he wanted to work at something that would fit him for a better job. Then the worst about life on the river was that each poleman was paid a portion of his wages in whiskey, and the rivermen seemed intent on drinking the stills dry. James not only had a strong desire to be decent, but liked to be with decent people.

Now in Mishawaka there were some very fine folks—the family of Joseph Doty, for instance. The Dotys lived in a two-story house and had a picket fence. James had dug a ditch for Mr. Doty, and split out shingles for a roof for the Doty barn. At such times he got his dinner at Doty's, for it was the rule then that you always had to feed your help, no matter who they were, just as you feed the threshers and harvesters and silo men now.

About this time, James began to put bear's grease on his unruly shock of yellow hair, and tried to part it and bring it down in a nice smooth pat on the side. That's a sure sign!

¶ The few who noticed the change said it was all on account of Susan Doty. Once when Susan passed the johnnycake to James, he emptied the whole plate in his lap, to his eternal

shame and the joy of the whole town, that soon heard of it through a talkative hired man who was present and laughed uproariously—as hired men are apt to do.

James once heard Susan say that she did n't like rivermen, and that is probably the reason James quit the river, but he did n't tell her so—not then at least.

He got a job in the iron mill and learned to smelt iron, and he became a pretty good molder, too. Then the hard times came on, and the iron mill shut down. But there was a cooper's shop in town, and James was already very handy with a drawshave in getting out staves. Most of the men worked by the day, but he asked to work by the piece. They humored him and he made over two dollars a day.

Joseph Doty was a subscriber to "Gleason's Pictorial" and "Godey's Lady's Book." They also had bound copies of "Poor Richard's Almanac" and "The Spectator," with nearly forty other books beside.

James Oliver read them all—with Susan's help.

Then something terrible happened! The young folks suddenly discovered that they were very much in love with each other.

The Doty family saw it, too, and disapproved.

The Dotys were English, but as the family had been in America for a century, that made a big difference.

Susan was the handsomest and smartest girl in town—everybody said so. She seemed much older than James Oliver, but the fact was they were of the same age. The Doty family objected to the match, but Doty the Elder one day dropped a hint that if that young Oliver owned a house to take his wife to, he might consider the matter.



J. D. Oliver

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J. D. Oliver

¶ The news reached Oliver. He knew of a man who wanted to sell his house, as he was going to move to a town called Fort Dearborn—now known as Chicago—that had recently been incorporated and had nearly a thousand inhabitants. The house was a well-built cottage—not very large but big enough for two. It was a slab house, with a mud chimney and a nice floor of pounded blue clay. It had two rooms, a cupboard across the corner, a loft to store things in, and forty wooden pegs to hang things on. The owner was going away and would sell the house for twenty dollars and throw in the lot—which was really worth nothing, because there was so much out-of-doors to spare in Indiana at that time.

¶ Oliver offered the man eighteen dollars for the mansion, cash down. The offer was accepted, the money paid and the receipt was duly shown to Joseph Doty, Esq.

And so James and Susan were married on May the Thirtieth, Eighteen Hundred and Forty-four, and all Mishawaka gave them a “shower.” To say that they lived happily ever afterward would be trite, but also it would be true.





JAMES OLIVER was thirty-two years old before he really struck his pace. He had worked at the cooper's trade, at molding and farming ❖ ❖

His twenty-dollar house at Mishawaka had transformed itself into one worth a thousand, fully paid for. The God's half-acre had become a quarter-section.

His wife had beauty and competence, two things which do not always go together ❖ She was industrious, economical, intelligent and ambitious. She was a helpmeet in all that the word implies. The man whose heart is at rest is the only one who can win. Jealousy gnaws. Doubt disrupts. But love and faith mean sanity, strength, usefulness and length of days. The man who succeeds is that one who is helped by a good woman.

Two children had come to them. These were Joseph D. and Josephine. Napoleon was always a hero to James Oliver—his courage, initiative and welling sense of power, more than his actual deeds, were the attraction. The Empress Josephine was a better woman than Napoleon was a man, contended Susan. Susan was right and James acknowledged it, so the girl baby was named Josephine. The boy was named Joseph, in honor of his grandfather Doty who had passed away; but who, before his passing, had come to see that Nature was nearer right than he had been. ¶ Children should exercise great care in the selection of their parents. Very, very few children are ever dowered with a love that makes for strength of head, hand and heart, as were

these. ¶ In Eighteen Hundred and Fifty-five, James Oliver was over to South Bend, a town that had started up a few miles down the river from Mishawaka, and accidentally met a man who wanted to sell his one-fourth interest in a foundry. He would sell at absolutely inventory value. They made an inventory and the one-fourth came to just eighty-eight dollars and ninety-six cents. Oliver had a hundred dollars in his pocket, and paid the man at once.

Cast-iron plows formed one item of this little foundry's work. Oliver, being a farmer, knew plows—and he knew that there was not a good plow in the world. Where others saw and accepted, he rebelled. He insisted that an approximately perfect plow could be made. He realized that a good plow should stay in the ground without wearing out the man at the handles.

The man who hasn't been jerked up astride of plow-handles or been flung into the furrow by a balky plow has never had his vocabulary tested.

Oliver had a theory that the plow should be as light in weight as was consistent with endurance and good work, and that a moldboard should scour, so as to turn the soil with a singing sound; then the share, or cutting edge, must be made separate from the moldboard so as to be easily and cheaply replaced. A plow could be made that need n't be fought to keep it furrow-wise. ¶ Without tiring the reader with mechanical details, let the fact be stated that after twelve years of experimenting—planning, dreaming, thinking, working, striving, often perplexed, disappointed and ridiculed—James Oliver perfected his Chilled Plow. He had a moldboard nearly

as bright as a diamond and about as hard, one that "sang" at its work. Instead of a dead pull, "it sort of sails through the soil," a surprised farmer said. To be exact, it reduced the draft on the team from twenty per cent to one-half, depending upon the nature of the soil. It was the difference between pulling a low-wheel lumber wagon, and riding in a buggy with your girl. Then the old share, if worn, could be replaced by the farmer himself, without even calling on the local blacksmith ❀ ❀

From this on, the business grew slowly, steadily, surely. James Oliver anticipated that other plow-wise Scot, Andrew Carnegie, who said, "Young man, put all of your eggs in one basket and then watch the basket."

On this policy has the Oliver Chilled Plow Works been built up and maintained, until the plant now covers seventy-five acres, with a floor space of over thirty acres and a capacity of over half a million plows a year. The enterprise supplies bread and butter to over twenty thousand mouths, and is without a serious rival in its chosen field. If the horse tribe could speak, it would arise and whinny pæons to the name of Oliver, joining in the chorus of farmers. For a moldboard that always scours gives a peace to a farmer like unto that given to a prima donna by a dress that fits in the back.





WHILE James Oliver was not a distinctively religious man, yet many passages of Scripture that he had learned at his mother's knee clung to him through his long life and leaped easily to his tongue. One of his favorite and oft-quoted verses was this from Isaiah, "And they shall beat their swords into plowshares, and their spears into pruning-hooks: nation shall not lift up sword against nation, neither shall they learn war any more."

The Big Idea of chilled metal for the moldboard of a plow, probably had its germ in the mind of James Oliver from this very passage of Scripture.

"When Cincinnatus left his plow in the field to go in defense of his country, his excuse was the only one that could pardon such a breach," he once said.

Oliver hated war; his bent was for the peaceful arts—that which would give fruits and flowers and better homes for the people; love, joy and all that makes for the good of women and children and those who have lived long. James Oliver loved old people and he loved children. He realized that the awful burdens and woes of war fall on the innocent and the helpless. And so the business of converting sword metal into plow metal made an appeal to him. Being a metal-worker and knowing much of the history of the metals, he knew of the "Toledo blade"—that secret and marvelous invention with its tremendous strength, keen cutting edge and lightness. To make a moldboard as finely tempered in its way as a "Toledo blade," was his ambition.

He used to declare that the secret of the sword-makers of old Toledo in Spain was his secret, too. Whether this was absolutely true is not for us to question; perhaps a little egotism in a man of this character should be allowable.

Cast-iron plows, as well as the steel plows of that date, were very heavy, wore out rapidly—the metal being soft—and did n't "scour," excepting in the purer sands and gravels. The share and moldboard quickly accumulated soil, and increased the "draft," forced the plow out of the ground, destroyed the regularity of the furrows, killed the horses and the temper of the farmer. Every few minutes the plowman had to scrape off the soil from the moldboard with his boot-heel, or stick, or paddle.

When a local rival fitted out a plow with a leather pocket tacked on to his plow-beam, and offered to give a paddle with every plow, James Oliver laughed aloud. "I give no paddles, because I do not believe in them, either for punishment or plow use—my plows and my children do not need paddles," was his remark.

The one particular thing—the Big Idea—in the Oliver Plow was the chilled moldboard. Chilling the iron, by having a compartment of water adjoining the casting clay, gives a temper to the metal that can be attained in no other way. To produce a chilled moldboard was the one particular achievement of James Oliver. Others had tried it, but the sudden cooling of the metal had caused the moldboard to warp and lose its shape, and all good plowmen know that a moldboard has to have a form as exact in its way as the back of a violin, otherwise it simply pushes its way through

the ground, gathering soil and rubbish in front of it, until horses, lines, lash and cuss words drop in despair, and give it up. The desirable and necessary thing was to preserve the exact and delicate shape of the moldboard so that it would scour as bright as a new dollar in any soil, rolling and tossing the dirt from it. ¶ An Oliver moldboard has little checkerboard lines across it. These come from marks in the mold, made to allow the gas to escape when the metal is chilled, and thus all warping and twisting is prevented.

Morse, in inventing the telegraph key, worked out his miracle of dot and dash in a single night. The thought came to him that electricity flowed in a continuous current, and that by breaking or intercepting this current, a flash of light could be made or a lever moved. Then these breaks in the current could stand for letters or words. It was a very simple proposition, so simple that men marveled that no one had ever thought of it before.

Watt's discovery of the expansive power of steam was made in watching the cover of his mother's teakettle vibrate & Gutenberg's invention of printing from movable type, Arkwright with his spinning-jenny and Eli Whitney with his cotton-gin, worked on mechanical principles that were very simple—after they were explained. Exactly so!

Oliver's invention was a simple one, but tremendously effective. When we consider that one-half of our population is farmers, and that sixty per cent of the annual wealth of the world is the production of men who follow the fresh furrow, we see how mighty and far-reaching is an invention that lightens labor, as this most efficient tool certainly does.

Accidentally, I found an interesting item on page two hundred and seventy-six, of the Senate Report of the Forty-fifth Congress. Mr. Coffin, statistician, was testifying as an expert on the value of patents to the people. Mr. Coffin says, "My estimate is that for a single year, if all of the farmers in the United States had used the Oliver Chilled Plows, instead of the regular steel or iron plow, the saving in labor would have totaled the sum of forty-five million dollars."

When the papers announced the passing of James Oliver some of them stated that, "He was probably the richest man in Indiana." This fact, of itself, would not make him worthy of the world's special attention. There are two things we want to know about a very rich man: How did he get his wealth? and, What is he doing with it? But the fact that wealth was not the end or aim of this man, that riches came to him merely as an incident of human service, and that his wealth was used to give paying employment to a vast army of workmen, makes the name of Oliver one that merits our remembrance.

James Oliver worked for one thing and got another.

We lose that for which we clutch. The hot attempt to secure a thing sets in motion an opposition which defeats us. All the beautiful rewards of life come by indirection, and are the incidental results of simply doing your work up to your highest and best. The striker, with a lust for more money and shorter hours, the party who wears the face off the clock and the man with a continual eye on the pay envelope, all have their reward—and it is mighty small. Nemesis with her barrel-stave lies in wait for them around the corner. They get what is coming to them.



JAMES OLIVER was the inventor of an implement which is supplied to the user at a moderate cost. This tool—one particular pattern of Oliver Plow—has been made for over forty years, better finished and lightened possibly, but unchanged in style and design. This plow has been used and is still being used in every corner of the wide world where men tickle the soil that it may laugh a harvest. Hundreds of attempts have been made to improve on this plow, to change or modify it. Oliver himself tried to revise, it but the so-called improvements were eliminated by time and the plow reverted to type. And it remains to-day the biggest seller in the plow world. Elderly men come now to buy this plow that they used in boyhood and refuse to take any other. In fact, the present writer recently bought one of these plows—an exact duplicate of the one he used in McLean County, Illinois, in 1869. The idea of this plow sprang from the brain of James Oliver as Minerva sprang from the brain of Jove, full-armed. Its tests for efficiency and endurance have been the most searching possible. It has been used by three generations of men, and today the Oliver Chilled Plow Works is producing seven times as many chilled plows as its largest competitor.

The Olivers have never been in a "trust" or "combine." And moreover, they will never lend themselves to any trust in the future. This is their determined and unalterable policy. Their goods are sold in the open market, in competition with many other manufacturers—the field is a free one. And not

even their most prejudiced competitor has ever accused them of coercing the consumer, or banking on his necessities, or of oppressing labor.

When James Oliver was last approached on this theme, after the matter had been pushed upon his attention several times with various and sundry tempting offers to put the Plow Works into a "Community of Interest," or what is vulgarly called a Trust, he replied, "I do not care for your money, neither do I nor my family wish to go out of business. We are not looking for ease or rest or luxury. I love this institution, and if I go into this combine, granting I will make more money than now, what is to prevent your shutting down these works and throwing all these people who have worked for me all these years out of employment? And how would that affect this city which has been my home and the home of those I love? No, sir, your talk of more money and less responsibility means nothing to me. I want my children to always feel the stress and strain of work, and never to forget the burdens of life, in order that they may respect the burdens of others. To be free to come and go is death—morally and mentally, if not financially. Not only do the Olivers run this business to make good plows, but they run it for the economic and educational good of themselves, and of all the great Oliver Family who make Oliver Plows and who follow in fresh furrows behind them. So you see, gentlemen, how little your argument is worth as regards more money, greater ease and less responsibility. And if it ever comes to a show-down, I 'll take less money and more work, rather than greater ease and more money. That is

the Oliver Policy—more work and work for everybody who wants work. Next, more plows, and if it is possible, better plows. And as for the money part, that will take care of itself.” And this same sentiment has since been repeated by Joseph D. Oliver.

The Oliver fortune is founded on reciprocity. James Oliver was a farmer—in fact it was the joke of his friends to say that he took as much pride in his farming as in his manufacturing. Mr. Oliver considered himself a farmer, and regarded every farmer as a brother or partner to himself. “I am a partner of the farmer and the farmer is a partner of Nature,” he used to say. He always looked forward to the time when he would go back to the farm and earn his living by tilling the soil. He studied the wants of the farmer, knew the value of good roads, of fertilizers, drainage, and would argue long and vigorously as to the saving in plowing with three horses instead of two, or the use of mules vs. horses. He loved trees, and liked to plant them himself and encouraged boys to plant them ♫ He had positive views as to the value of Clydesdales compared with Percherons.

So did he love the Clydes that for many years he drove a half-breed, shaggy-legged and flat-tailed plow horse to a buggy, and used to declare that all a good Clyde really needed was patience in training to make him a race-horse. He used to declare the horse he drove could trot very fast, —“if I would let him out.” Unhappily he never let him out, but the suspicion was that the speed limit of the honest nag was about six miles an hour, with the driver working his passage. Ayrshire cattle always caught his eye, and he

would stop farmers in the field and interrogate them as to their success in cattle-breeding. When told that his love for Ayrshire cattle was only a prejudice on account of his love for Robert Burns, who was born at Ayr, he would say, "A mon's a mon for a' that." He declared that great men and great animals always came from the same soil, and that where you could produce good horses and cattle you could grow great men. Mr. Oliver was always devising ways to benefit and brighten the lives of families on the farms.

For music he cared little, yet during the seventies and eighties he had a way of buying "Mason and Hamlin" organs, and sending them as Christmas presents to some of his farmer friends where there were growing girls. "A sewing-machine, a Mason and Hamlin organ, and an Oliver Plow form a trinity of necessities for a farmer," he once said.

¶ When Orange Judd first began to issue his "Rural American," the enterprise received the hearty interest and support of Mr. Oliver and he subscribed for hundreds of copies.

He thought that farmers should be the most intelligent, the most healthy and the happiest people on earth—nothing was too good for the farmer. "Your business men are only middlemen—the farmer digs his wealth out of the ground," he used to say. He quoted Brigham Young's advice to the Mormons, "Raise food products and feed the miners and you will get rich. But if you mine for gold and silver a very few will get rich, and the most of you will die poor."





O here is the point, James Oliver was more interested in industrialism than in finance. His interest in humanity arose out of his desire to benefit humanity, and not a wish to exploit it.

If that is not a great lesson for the young, as well as old, then write me down as a soused gurnet.

¶ The gentle art of four-flushing was absolutely beyond his ken.

He was like those South Sea Islanders told of by Robert Louis Stevenson, who did n't know enough to lie, until after the missionaries came, when they partially overcame the disability ❧ ❧

James Oliver did n't know enough to lie. He knew only one way to do business, and that was the simple, frank, honest and direct way. That great New York politician whose shibboleth was, "Find your sucker, play your sucker, land your sucker—and then beat it," would have been to him hopeless Choctaw.

To sell a man a plow at a price beyond its worth, or to sell a man anything he did not need, was to him a calamity for the seller, just as it was for the buyer.

His ambition was to make a better plow than any other living man could make, and then sell it at a price the farmer could afford to pay. His own personal profit was a secondary matter. In fact, at board meetings, when ways and means were under discussion, he would break in and display a mold-board, a coulter or a new clevis, with a letter from Farmer

John Johnson of Jones' Cross Roads, as to its efficiency ❧ ❧ Then when the board did not wax enthusiastic over his new toy he would slide out and forget to come back. His heart was set on making a better tool, at less expense to the consumer, than the world had ever seen. Thus would he lessen labor and increase production. So beside great talent he had a unique simplicity, which often supplied smiles for his friends.

James Oliver had a warm sort of a feeling for every man who had ever held the handles of an Oliver Plow—he regarded such a one as belonging to the great family of Olivers. He believed that success depended upon supplying a commodity that made the buyer a friend; and Heaven, to him, was a vast County Fair, largely attended by farmers, where exhibitions of plowing were important items on the program. Streets paved with gold were no lure for him.

In various ways he resembled William Morris, who, when asked what was his greatest ambition, answered, "I hope to make a perfect blue," and the dye on his hands attested his endeavors in that line.

Both were working men, and delighted in the society of toilers. They lived like poor men, and wore the garb of mechanics. Neither had any use for the cards, curds and custards of what is called polite society. They hated hypocrisy, sham, pretense, and scorned the soft, the warm, the pleasant, the luxurious. They liked stormy weather, the sweep of the wind, the splash of the rain and the creak of cordage. They gloried in difficulties, reveled in the opposition of things and smiled at the tug of inertia. In their natures

was a granitic outcrop that defied failure. It was the Anglo-Saxon, with a goodly cross of the Norse, that gave them this disdain of danger, and made levitation in their natures the supreme thing—not gravitation.

The stubbornness of the Scot is an inheritance from his Norse forbears, who discovered America five hundred years before Columbus turned the trick. These men were well called the "Wolves of the Sea." About the year One Thousand, a troop of them sailed up the Seine in their rude but staunch ships. The people on the shore seeing these strange giants, their yellow hair flying in the wind, called to them "Where are you from, and who are your masters?"

And the defiant answer rang back over the waters, "We are from the round world, and we call no man master."

¶ James Oliver called no man master. Yet with him, the violent had given way to the psychic and mental. His battleground was the world of ideas. The love of freedom he imbibed with his mother's milk. It was the thing that prompted their leaving Scotland.

James Oliver had the defect of his qualities. He was essentially Cromwellian. He too would have said, "Take away that bauble!" He did not look outside of himself for help. Emerson's essay on "Self-Reliance" made small impression on him, because he had the thing of which Emerson wrote. His strength came from within, not without. And it was this dominant note of self-reliance which made him seem indifferent to the strong men of his own town and vicinity. It was not a contempt for strong men, it was only the natural indifference of one who called no man master.

He was a big body himself, big in brain, big in initiative, big in self-sufficiency.

He could do without men; and there lies the paradox—if you would have friends you must be able to do without them. James Oliver had a host of personal friends, and he also had a goodly list of enemies, for a man of his temperament does not trim ship. He was a good hater. He hugged his enemies to his heart with hoops of steel, and at times they inspired him as soft and mawkish concession never could. And well could he say, “A little more grape, Captain Bragg.” Also, “We love him for the enemies he made.” He had a beautiful disdain for society—society in its Smart Set sense. He used to say, “In order to get into Heaven you have to be good and you have to be dead, but in order to get into society you do not have to be either.”

Exclusion and caste were abhorrent to him.

Oliver gave all, and doing so he won all in the way of fame and fortune that the world has to offer. His was a full, free, happy and useful life. Across the sky in letters of light I would write these words of James Oliver: **TO BENEFIT YOURSELF, YOU MUST BENEFIT HUMANITY.**





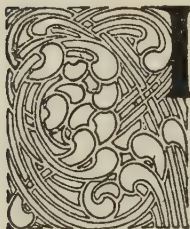
ANGWELL has written it down in fadeless ink that Scotland has produced three bad things: Scotch humor, Scotch religion and Scotch whiskey. James Oliver had use for only one of the commodities just named—and that was humor ❧ Through his cosmos ran a silver thread of quiet chuckle that added light to his life and

endeared him to thousands. Laughter is the solvent for most of our ills! ❧ ❧ ❧ All of his own personal religion—and he had a deal of it—was never saved up for Sunday; he used it in his business. But James Oliver was a Scotchman, and this being so, the fires of his theological nature were merely banked. When Death was at the door an hour before his passing, this hardy son of heath and heather, of bog and fen and bleak north wind, roused himself from stupor and in his deep, impressive voice, soon to be stilled forever, startled the attendants by the stern order, “Let us Pray!” Then he repeated slowly the Lord’s Prayer, and with the word “Amen,” sank back upon his pillow to arise no more ❧ ❧ For Scotch whiskey he had less use than he had for Scotch religion. He cursed the stuff in good, stiff, unco words, that were not always to be found in Webster’s Unabridged ❧ ❧ For the occasional drunken workman, he had terms of pity and sentences of scorn in alternation. At such times the Scotch burr would come to his lips, and the blood of his ancestors would tangle his tongue.

One of his clerks once said to me, “As long as Mr. James talks United States, I am not alarmed, but when he begins

to roll it out with a burr on his tongue, as if his mouth were full of hot mush, I am scared to death."

It should be here explained that there were two of these Olivers, "Mr. James" and "Mr. Joseph D."—father and son. And there be many good men and discerning who aver that without the son, the father would not have come into the lime-light, and that the greatest achievement of James Oliver was not the Oliver Chilled Plow, but Joseph D. Oliver, still happily unchilled.



IN Eighteen Hundred and Ninety-three, James Oliver spent several months at the Chicago Exposition. He was one of the World's Fair Commissioners.

Hundreds of people shook hands with him daily. He was a commanding figure, with personality plus. No one ever asked him, any more than they did old Doctor Johnson, "Sir, are you anybody in particular?" He was somebody in particular, all over and all of the time.

That story about how the stevedores on the docks of Liverpool turned and looked at Daniel Webster and said, "There goes the King of America," has been related of James Oliver. He was a commanding figure, with the face and front of a man in whom there was no parley. He was a good man to agree with. In any emergency, even up to his eightieth year, he

would have at once taken charge of affairs by divine right. His voice was the voice of command.

So there at Chicago he was always the center of an admiring group. He was Exhibit A of the Oliver Plow Works Exhibition and yet he never realized it. One day, when he was in a particularly happy mood, and the Scotch burr was delightfully apparent, as it was when he was either very angry or very happy, an elderly woman pushed her way through the throng and seizing the hand that ruled the Oliver Plow Works in both of her own, said in ecstatic tones, "Oh! it is such a joy to see you again. Twenty years ago I used to hear you preach every Sunday!" ¶ For once, James Oliver was undone. He hesitated, stammered and then exclaimed in flat contradiction, "Madam, you never heard me preach!"

"Why are n't you Robert Collyer—the Rev. Robert Collyer?"

¶ "Not I, madam. My name is Oliver, and I make plows," was the proud reply.

That night Oliver asked his trusted helper, Captain Nicar, this question, "I say, Nicar, who is this man Collyer—that woman was the third person within a week who mistook me for that preacher. I don't look like a dommie do I, Captain?"

¶ And then Captain Nicar explained what Mr. Oliver had known, but which had temporarily slipped his mind—that Robert Collyer was a very great preacher, a Unitarian who had graduated out of orthodoxy, and who in his youth had been a blacksmith. ¶ "Why did n't he stay a blacksmith, if he was a good one, and let it go at that?"

But this Nicar could n't answer. However, the very next day Robert Collyer came along, piloted by Marshall Field, and

Oliver had an opportunity to put the question to the man himself ❧ ❧

Robert Collyer was much impressed by Mr. Oliver, and Mr. Oliver declared that Mr. Collyer was not to blame for his looks. And so they shook hands.

Collyer was at Chicago to attend the Parliament of Religions. This department of the great Exposition had not before especially appealed to Oliver—machinery was his bent. But now he forgot plows long enough to go and hear Robert Collyer speak on, "Why I am a Unitarian."

After the address Mr. Oliver said to Mr. Collyer, "Almost thou persuadest me to be a Unitarian."

"Had you taken to the pulpit, you would have made a great preacher, Mr. Oliver," said Mr. Collyer.

"And if you had stuck to your bellows and forge you might have been a great plow-maker," replied Mr. Oliver,—"and it's lucky for me you did n't.

"Which is no pleasantry," replied Mr. Collyer, "for if I had made plows I should, like you, have made only the best."

❧ "Mr. Oliver, I wish you would make me a mental mold-board that will cause my ideas to scour and thus reduce the draft on my ego," once said Mr. Collyer.

"I think you have a mighty good outfit for stirring up the spiritual soil, as it is," replied Oliver.

The Oliver Exhibit at the great Fair was a kind of meeting-place for a group of such choice spirits as Philip D. Armour, Sam Allerton, "Higginbotham Himself," Clark E. Carr and Joseph Medill; and then David Swing, Robert Collyer, Dr. Frank Gunsaulus and 'Gene Field were added

to the coterie. 'Gene Field's column of "Sharps and Flats" used to get the benefit of the persiflage.

Collyer and Oliver were born the same year—Eighteen Hundred and Twenty-three. Both had the same magnificent health, the same high hope and courage that never falters, and either would have succeeded in anything into which he might have turned his energies.

Chance made Oliver a mechanic and an inventor. He evolved the industrial side of his nature. Chance also lifted Collyer out of a blacksmith shop, and tossed him into the pulpit.

¶ Collyer was born in Yorkshire, but his ancestors were Scotch. Oliver's mother's name was Irving, and the Irvings appear in the Collyer pedigree tracing to Edward Irving, that strong and earnest preacher who played such a part in influencing Tammas the Titan, of Ecclefechan. Whether Oliver and Collyer ever followed up their spiritual relationship to see whether it was a blood tie, I do not know—probably not, since both, like all superbly strong men, have a beautiful indifference to climbing genealogical trees.

¶ I once heard Robert Collyer speak in a sermon of James Oliver as "a transplanted thistle evolved in a beautiful flower," and "the man of many manly virtues."

Seemingly Mr. Collyer was unconscious of the fact that in describing Mr. Oliver, he was picturing himself. Industry, economy, the love of fresh air, the enjoyment of the early morning, the hatred of laziness, shiftlessness, sharp practice and all that savors of graft, grab and get-by-any-means—these characteristics were strong in both. And surely Robert Collyer was right—if the world ever produces a race of noble

men, that race will be founded on the simple virtues, upon which there is neither caveat nor copyright, the virtues possessed by James Oliver in such a rare and rich degree.



GEORGE H. DANIELS, of the New York Central Railroad and James Oliver were close friends. Both were graduates of the University of Hard Knocks, both loved their Alma Mater.

When Daniels printed that literary trifle "A Message to Garcia," he sent five thousand copies to Oliver, who gave one to every man in his factory.

Daniels was one of the Illini, and had held the handles of an Oliver Plow. He had seen the great business of the Olivers at South Bend evolve. Oliver admired Daniels, as he did any man who could do big things in a big way. Daniels had an exhibition of locomotives and passenger cars at the Chicago Exposition, and personally spent much time there. Among the very interesting items in the New York Central's exhibit was the locomotive that once ran from Albany to Schenectady, when that streak of scrap iron rust, sixteen miles long, constituted the whole of the New York Central Railroad; and this locomotive, the "DeWitt Clinton," had been the entire motor equipment, save two good mules used for switching purposes ❧ ❧

Oliver and Daniels stood side by side looking at the quaint curiosity, the direct ancestor of old "999." "You own the teakettle, George, but I 've got the start of you—I rode behind the thing as a paid passenger in Eighteen Hundred and Thirty-five," said Oliver to Daniels. ¶ And this was an actual fact; the Oliver family had ridden over the road on their way from Scotland to the West.

It was during the Exposition that Oliver incidentally told Daniels about how he had been mistaken for the Rev. Robert Collyer.

"I can sympathize with you," said Daniels, "for the plague of my life is a preacher who looks like me. Only last week I was stopped on the street by a man who wanted me to go to his house and perform a marriage ceremony."

"And you punched his ticket?" asked Oliver.

"No, I accepted and sent for the sky-pilot to do the job, and the happy couple never knew of the break."

The man who so closely resembled Daniels was Rev. Dr. Thomas R. Slicer of Buffalo, an eminent clergyman now in New York City. Besides other points of resemblance, the one thing that marked them as twins was a beautiful red chin whisker, about the color of an Irish setter. Once Daniels challenged the reverend gentleman to toss up to see who should sacrifice the lilacs. Dr. Slicer got tails but lost his nerve before he reached the barber's, and so still clings to his beauty-mark.

Dr. Slicer was once going through the Grand Central Station when he was approached by a man who struck him for a pass to Niagara Falls.

"I regret," said the preacher, "that I cannot issue you a pass to Niagara Falls; all I can do is to give you a pass to Paradise."

"Which," said Mr. Oliver, when Mr. Daniels told him the story, "which was only a preacher's way of telling the man to go to hades. You and I, George, express ourselves much more simply."



WITHOUT detracting from the meed of praise that is due James Oliver, the truth should be stated that alone he could never have built up or extended this business to its present colossal proportions.

The fact that an invention is useful and much needed does not insure its success.

¶ For while it is true that only a useful invention or appliance can at the last succeed, yet the further fact remains that because it is good is no sign it will go. It will not necessarily succeed any more than moral virtue and spiritual beauty will be popular next year at Atlantic City and on Fifth Avenue.

Good things go only when captained by big men. It is a question of generalship, or salesmanship. It is a matter of marketing your wares. The superior man is not the one who thinks great thoughts, but he who expresses them so as to give humanity a vibe and a list to starboard. ¶ Success

is voltage under control—keeping one hand on the transformer of your kosmic kilowatts.

So to the argument: Excellent inventions and mines with pay-gravel are nil and nit and mox nix ouse, as we say in the classics, until a man with phosphorus in his ego takes the management and transforms chaos into cosmos.

We all see big pictures in our dream mirror when drunk on art, love, dope or religion, but the boy who puts his picture on the canvas and sells it to Colonel Pierpont Morgan—he is the only one who is really IT.

So when you tell me of your wonderful invention and want to sell me stock in your company, just bring me a snap-shot of the man who is going to manage your concern, as well as a list of what he eats and drinks, the hours he sleeps and how he exercises both his body and sky-piece. Then I 'll talk with you about investing.

While Joseph D. Oliver lacks the picturesque crankiness of the older man, he has a mental reach and a judicial outlook upon the world that James Oliver never had. He is a diplomat, a financier, an organizer. He is a judge of men, and never does a thing he can get some one else to do for him. Big men succeed through the process of selection. Joseph D. Oliver has a wise sense of values. He manages men without their knowing it. And let this be said, James Oliver was big enough to leave all questions of salesmanship and finance to his son. For over thirty years, Joseph D. Oliver has been the actual working manager of the business. He knows every corner and cranny of this vast industry, and has the broad, prophetic outlook of a great Captain of

Industry. He holds the ship safe and true to her course.

¶ The Oliver Opera House and that paragon of hostelryes, "The Oliver Hotel," were the ideas of James Oliver, materialized by Joseph D.

When I was told that James Oliver was the richest man in Indiana, I said to myself, "Well, his son is the best ballested man, mentally and physically and spiritually, in Indiana—and perhaps in America." That sounds like oxaline, I know, but the remark is carefully considered. I weigh my words.

¶ When we so often see great wealth coupled with great weakness, is it not a satisfaction to find a rich man who is moderate in all the affairs of life, who is liberal but not lavish, who conserves his nerve-force and who realizes that great wealth is a responsibility—a stewardship?

Joseph D. Oliver is so big and great that he has always been quite willing to stand in the shadow. He has not clutched for honors; he has not asked for applause. The sycophant and flatterer have never been able to move him. He is an educated gentleman in the best sense of the word, and he is also a working man. His life is devoted to the great science of business—to creation and distribution & Yet he knows history, loves music and literature, delights in Nature, appreciates the plain, simple joys of life and practices the great and manly virtues, without which the greatest and richest is something less than a man. His family relations are the happiest, sweetest and sunniest. He has two sons—James and Joseph Doty, Jr.; fine, hearty young men, who are being brought up to work, as boys should and must if they would elude the frowns of Fate and dodge her Stuffed Club.

The social and financial boulder may have his use, but I do not know what it is unless it be as a microbe of dissolution. But of such is not the House of Oliver.



It will not do to make James Oliver out a religious man in a sectarian sense. He did however, have a great abiding faith in the Supreme Intelligence in which we are bathed and of which we are a part. He saw the wisdom and goodness of the Creator on every hand. He loved Nature—the birds in the hedge-rows and the flow-

ers in the field. He gloried in the sunrise, and probably saw the sun rise more times than any other man in Indiana.

"The morning is full of perfume," he used to say. And so it is, but most of us need to be so informed.

He believed most of all in his own mission and in his own divinity. Therefore he prized good health, and looked upon sickness and sick people with a touch of scorn. He revered the laws of health as God's Laws, and so he would not put an enemy in his mouth to steal away his brains. He used no tobacco, was wedded to the daily cold bath and was a regular amphibian for splashing. He had a system of calisthenics which he followed as religiously as the Mohammedan prays to the East. The pasteboard proclivity was not one of his accomplishments.

But a few months before his death he was missed one day at the works. His son thought he would drive out to the farm and see if he was there. He was there all right, and had just one hundred and twenty-five men, by actual count, digging a ditch and laying out a road.

James Oliver was n't a man given to explanations, apologies or excuses. His working motto usually was that of Rev. Dr. Jowett of Baliol, "Never explain, never apologize—get the thing done, and let them howl!" ¶ But on this occasion anticipating a gentle reproach from his son for his extravagance, he said, "All right, Joe, all right. You see I 've been postponing this tarnashun job for twenty years, and I thought I 'd just take hold and clean it up, because I knew you never would!"

He was let off with a warning, but Joseph had to go behind the barn and laugh.

One thing that was as much gratification to Mr. Oliver as making the road, was the sense of motion, action, bustle and doing things. He delighted in looking after a rush job, and often took charge of "the boys" personally.

For the men who made the plows, his regard was as great as for those who used them. He moved among the men as one of them, and while his discipline never relaxed, he was always approachable and ready to advise even with the most lowly. His sense of justice and his consideration are shown in the fact that in all the long years that the Oliver Plow Works has existed, it has never once been defendant in a lawsuit in its home county, damage or otherwise.

Thousands of men have been employed and accidents have

occasionally happened but the unfortunate man and his family have always been cared for. Indeed, the Olivers carry a pension roll for the benefit of widows, orphans and old people, the extent of which is known only to the confidential cashier. They do not proclaim their charities with a brass band.

¶ James Oliver thought that a man should live so as to be useful all of his days. Getting old was to him a bad habit. He did not believe in retiring from business, either to have a good time or because you were old and bughouse. "Use your faculties and you will keep them," he used to repeat again and again. He agreed with Herbert Spencer that men have softening of the brain because they have failed to use that organ.

And certainly he proved his theories, for he, himself, was sane and sensible to the day of his death. Yet when certain of his helpers, bowed beneath the weight of years and life's vicissitudes, would become weak and needful of care, he would say, "Well, old John has done us good work, and we must look after him." And he did.

He would have denied that he was either charitable or philanthropic; but the fact was that the Golden Rule was a part of his business policy, and beneath his brusque outside, there beat a very warm and generous heart.

When the financial panic of Eighteen Hundred and Ninety-three struck the country, and dealers were canceling their orders, and everybody was shortening sail, the Olivers kept right along manufacturing and stored their product.

Never have they laid off labor on account of hard times. Never have they even shortened hours or pay. This is a record, I believe, equaled by no big manufacturing concern in America.

¶ In October, Nineteen Hundred and Seven, when workmen were being laid off on every hand, the Olivers simply started in and increased their area for the storage of surplus product. They had faith that the tide would turn, and this faith was founded on the experience of forty years and more in business. Said James Oliver, "Man's first business was to till the soil; his last business will be to till the soil; I help the farmer to do his work, and for my product there will always be a demand."



JAMES OLIVER had no fear of death. He had an abiding faith that the Power that cared for him here would never desert him there. He looked upon death as being as natural as life and probably just as good. For the quibbles of theology he had small patience. "Live right here—wait, and we shall know," he used to say.

When his wife died, in Nineteen Hundred and Two, he bore the blow like a Spartan. Fifty-eight years had they journeyed together. She was a woman of great good sense, and a very handsome woman, even in her old age. Her husband had always depended on her, telling her his plans and thus clarifying them in his own mind. They were companions, friends, chums, lovers—man and wife. After her death he redoubled his activities, and fought valiantly to keep from depressing

the household with the grief that was gnawing at his heart.

¶ A year passed, and one day he said to his son, "Joe, I do miss your mother awfully—but then I 'll not have to endure this loneliness forever.

And this was as near a sign of weakness as he ever showed.

¶ A woman once came to Mr. Oliver soliciting subscriptions for some sort of doubtful charity. She was so persistent, that to get rid of her Mr. Oliver took out of his pocket a silver dollar and pushed it across the desk to her.

With lofty contempt the woman said, "I have no use for such an insignificant sum."

And with great courtesy, Mr. Oliver replied, "Madam, I have," and promptly picked up the dollar and put it back in his pocket.

He was neither a miser nor a spendthrift. He always knew the value of a dollar, and always his earnest desire was to so invest his money that it would add to the business prosperity of the community, and in fact the whole country.

¶ James Oliver was a successful man, but it was not always smooth sailing. In the early days the Plow Plant caught fire at night and was absolutely consumed ¶ Returning home at three o'clock in the morning, exhausted, and with clothing wet and frozen in a sheet of ice, this man sorely kicked by an unkind fate turned a chair over on the floor before the fireplace, and reclining on it there with eyes closed, endeavored to forget the trying scenes of the night.

Mrs. Oliver had made coffee and prepared a simple breakfast for the tired man. But rest was never for her or her family when there was pressing work demanding attention.

“James, why are you wasting time! Drink this coffee, put on these dry clothes and go at once before daylight and order lumber and brick so the men can begin at seven o’clock to rebuild. We have orders to fill!” And the man arousing himself, obeyed the command. At seven o’clock the lumber was on the ground and the men were at work preparing to rebuild.

¶ James Oliver was a man of courage, but his patience, persistency and unfaltering faith were largely the reflection of his wife’s soul and brain. When seventy years of age, a neighbor once dropped in for a little visit and in conversation referred to Mr. Oliver’s being a rich man.

“Yes,” said this kindly old Spartan, “Yes, they say I am rich, but if I did n’t have a dollar, I would still be rich—with a wife like that!” and he pointed to his partner of nearly half a century.

Mrs. Oliver smiled and said chidingly, “Now, James!” But he continued, “I say, mother, if we did n’t have a dollar, we could still earn our living with our hands at just plain hard work, could n’t we?” ¶ And the old lady (who really was never old) replied, “Yes, James, we could earn our living with our hands, and we would not be miserable over it either.”

Near the close of his wonderful career, Pericles said, “I have caused no one to wear crape.” The Hon. Marvin Campbell, in a speech at South Bend, once quoted this remark of the man who built the City of Athens and added, “Not only can we pay James Oliver the compliment of saying that he never caused any one to wear crape, but no one ever lost money by investing either in his goods or his enterprises,

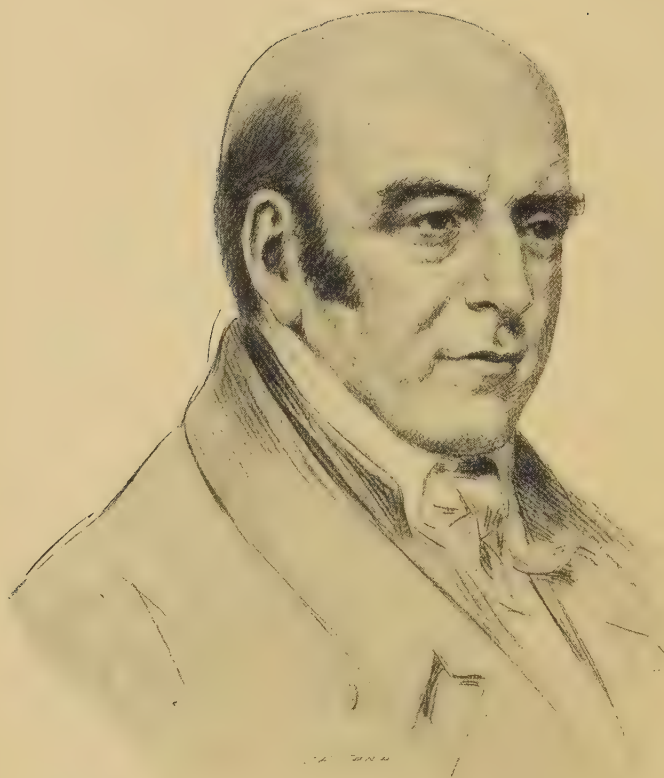
and moreover no one ever associated with him who did not prosper and grow wiser and better through the association." A few weeks before his passing, some one told him this little story of Tolstoy's: A priest, seeing a peasant plowing, approached him and said, "If you knew you were to die tonight how would you spend the rest of the day?"

And the peasant promptly answered, "I would plow."

It seems the priest thought the man would answer, "In confession," or "In prayer," or "At church." The priest heard the answer in surprise. He thought a moment, and then replied, "My friend, you have given the wisest answer a man can possibly make, for to plow is to pray, since the prayer of honest labor is always answered."

The story impressed Mr. Oliver. He told it to several people and then made a personal application of it, thus: "If I knew I were to die tonight, I would make plows today."





Stephen Girard

STEPHEN GIRARD



Stephen Girard

STEPHEN GIRARD

I DO not value fortune. The love of labor is my sheet anchor. I work that I may forget, and forgetting, I am happy.

—Stephen Girard

LITTLE JOURNEYS

The character of the people is shown by the regard they have for their great men, their heroes and their benefactors.



WHEN we make a census of the sensible, and count the competent, we cannot leave out the name of William Penn. He was the founder of the City of Philadelphia, and of the great Commonwealth of Pennsylvania, and gave name and fame to both.

In this respect of being founded by an individual, Philadelphia, the City of Brotherly Love, and the State of Pennsylvania, are unique and peculiar in all the annals of American history.

Yet Philadelphia has no monument of Penn, save the hazy figure of a dumpy nobody surmounted by an enormous hat, all lost in the incense of commerce upon the topmost pinnacle of the City Hall.

If Philadelphia has been sky-piloted by her orthodox Witherpoons and Albertsons, by her Converses and Conwells, and if they have taught her to love her enemies and then hold balances true by hating her friends, let Clio so record, for history is no longer a lie agreed upon. In her magnificent park and in her public squares Philadelphia has done honor in bronze and marble to Columbus, Humboldt, Schubert, Goethe, Schiller, Garibaldi and Joan of Arc. But "Mad Anthony Wayne," and that fearless fighting youth, Decatur, are absolutely forgotten. Dr. Benjamin Rush, patriot, the near and dear friend of Franklin, and the man who welcomed

Thomas Paine to Pennsylvania, and gave him a desk where he might ply his pen and write the pamphlet, "Common Sense," sleeps in an unknown grave. You will look in vain for effigies of Edgar Allan Poe, who was once a Philadelphia editor; of Edwin Forrest, who lion-like, trod her boards; of Rittenhouse, mapping the stars; of Dr. Kane, racing Arctic ice and Northern night; of Dr. Evans, who filed and filled the teeth of royalty and made dentists popular; of Bartram, Gross, or Leidy. Fulton lived here, yet only the searcher in dusty, musty tomes knows it. Benjamin West, who founded England's Academy of Painting, is honored in Westminster Abbey, but Harrisburg, too busy in her great game of grab and graft, knows not his name. Robert Morris, who was rewarded for his life of patriotic service by two years in a debtors' jail, is still in a cell, the key of which is lost—and Sully, Peale, Taylor, Walter and Fitch mingle their dust with his.

Yet all this might be forgotten on the plea that where so many names of the strong and powerful bid for recognition, to avoid jealousies, a good way is to ignore them all. So speaks proud and pious Philadelphia—snug, smug, prosperous, priggish and pedantic Philadelphia. But how about these five supremely great names—William Penn, Benjamin Franklin, Thomas Paine, Stephen Girard and Walt Whitman! ¶ Oh! ye Friends, innocent of friendship, will ye forever try to smother these by your silence, simply because they failed to do theological goose-step on your order, as your bum-beadles marked time with their staves? ¶ Oh! ye cities and nations, cherish, I pray you, the names of your heroes

in business, art, finance and poetry, for only by them and through these shall the future know you. Have a care, ye cities! for the treatment that ye accord to these living and to their memories, dead, is the record of your heart and brain!



He who influences the thought of his time, influences the thought of all the times that follow.



BENJAMIN FRANKLIN founded the Philadelphia Public Library, the Philadelphia Hospital, the Philadelphia Orphan Asylum and the University of Pennsylvania.

Franklin was also much interested in good roads, the building of canals—steam railroads were then, of course a dream unguessed ❧ ❧

Girard got his philanthropic impetus from Franklin. Girard had watched the progress of the University of Pennsylvania, and he had become convinced that it fell short of doing the good it might do. It shot too high.

Franklin had a beautiful contempt for Harvard. He called it a social promotion plan, and thereby got the lasting enmity of John Adams and his son, John Quincy Adams, and also of John Hancock.

Franklin had hoped to make the University of Pennsylvania a different school. But after his death it followed in exactly

the Harvard lines. It fitted prosperous youth for the professions, but it left the orphan and the outcast to struggle with the demons of darkness, discarded and forgotten. Girard founded his college with the idea of helping the helpless, Thomas Jefferson, also, had impressed Girard greatly. Girard once made a trip to Monticello; and spent two days at the University of Virginia. This was really remarkable, for time with Girard was a very precious commodity.

¶ Thomas Jefferson was the man who introduced Classic Architecture in America. All of those great white pillars that front the mansions of Virginia, and in fact the whole South, had their germ in the brain of Jefferson, who reveled in all that was Greek. Jefferson was a composite of Socrates, Plato and Aristotle, and if Socrates were not the first Jeffersonian Democrat, then who was?

Socrates dwelt on the rights and virtues of the "demos"—the Common People. Jefferson uses the expression again and again and was the one man to popularize the word "Democrat." When Jefferson, wearing his suit of butternut homespun, rode horseback up to the Washington Capitol and tied his horse and walked over to the office of the Chief Justice as President of the United States and took the oath of office, his action was essentially Socratic.

Girard got both his ideals of architecture and education from Jefferson. ¶ Girard was too busy to do much original investigation, for he was a very rich man—so he did the next best thing, and the thing that all wise, busy men do—he picked a few authors and banked on them.

Girard loved Benjamin Franklin, Thomas Jefferson and Thomas Paine. And one reason why he was drawn to them was because they all spoke French, and he had a high regard for the French people. Franklin and Jefferson were each sent on various important diplomatic missions to France. Paine was a member of the French Assembly, and Girard never ceased to regret that Paine was saved from the guillotine by that happy accident of the death messenger chalking the inside of his cell door instead of the outside. "If they had only cut off his head, he then would have been recorded in American school-books as the Honorable Thomas Paine, assistant Savior of his country, instead of being execrated as Tom Paine, the infidel," said Girard.

In the time of Girard, the names of Franklin, Jefferson and Paine were reviled, renounced and denounced by good society, and it was in defending these men that Girard brought down upon himself the contumely that endures, in attenuation, at least, even unto this day.

Let these facts stand: Franklin taught Girard the philosophy of business and fixed in his mind the philanthropic bias.

¶ Jefferson taught Girard the excellence of the "demos," and at the same time gave him an unforgettable glimpse of Greek architecture.

Paine taught Girard the iniquity and folly of a dogmatic religion—the religion that was so sure it was right, and so certain that all others were wrong that it would, if it could, force humanity at point of the sword to accept its standards.

¶ Franklin and Paine were citizens of Philadelphia, and Jefferson spent many months there. The pavements that had

echoed to their tread, were daily pressed by the feet of Girard. Their thoughts were his. And when pestilence settled on the city like a shadow, and death had marked the door-posts of over half the homes in the city with the sign of silence, Girard did not absolve himself by drawing a check and sending it to a committee by mail. Not he! He asked himself, "What would Franklin have done under these conditions?" And he answered the question by going to the pesthouse, doing for the stricken, the dying and the dead what the pitying Christ would have done had He been on earth.

Girard believed in humanity, he believed in men as did Franklin, Jefferson and Paine, and as did that other great citizen of Philadelphia, who, too, was willing to give his life in the hospitals that men might live—Walt Whitman.

¶ No one ever called Walt Whitman a financier. Some have said that Stephen Girard was nothing else. In any event Girard and Whitman, between them, hold averages true. And they both believed in and loved humanity. And here is a fact: when we make up the composite man—the perfect man—taking our human material from American history, we cannot omit from our formula Benjamin Franklin, Thomas Jefferson, Thomas Paine, Stephen Girard and Walt Whitman.



Conquer your grief; or it will conquer you. Conquer your grief and know thereby that you are a man.



STEPHEN GIRARD was born at Bordeaux, France, in Seventeen Hundred and Fifty. He died at Philadelphia in Eighteen Hundred and Thirty-one.

Immediately after his death there was printed a book which purported to be his biography. It was the work of a bank clerk who had been discharged by Girard. This man had been close enough to his employer to lend plausibility to much that he had to say, and as the author called himself Girard's private secretary, people with prejudices plus, pointed to the printed page as authority. The volume served to fill the popular demand for pishmince. It was written with exactly the same intent which Cheetham, who wrote his "Life of Thomas Paine," brought to bear. The desire was to damn the subject for all time. Besides that, it was a great business stroke—calumny was made to pay dividends. To libel the dead is not, in the eyes of the law, a crime. No such book as this "Life of Girard" could ever have been circulated about a living man. "Once upon a time an ass kicked a lion, but the lion was dead."

Yet this libelous production was reprinted as late as Eighteen Hundred and Ninety. Cheetham's book was quoted as an authority on Thomas Paine until the year Nineteen Hundred, when Moncure D. Conway's exhaustive "Life" made the pious prevaricators absurd.

From being a bitter "infidel," a hater of humanity, grossly

ignorant and wholly indifferent to the decencies, we now view Girard as a lonely and pathetic figure, living out his long life in untiring industry, always honest, direct, frank, handicapped by physical defects, wistful in his longing for love, helpless to express what he felt, with a heart that went out to children in a great welling desire to give them what fate had withheld from him.

Stephen Girard's parents were lowly and obscure people. They were Catholics. His father was a sailor and fisherman. Fear, hate, superstition, ignorance, ruled the household. When the father had money it went for strong drink, or to the priest. Probably it would have been as well if the priest had gotten it all. The mother went out as servant and worked by the day for her more fortunate neighbors. The children cared for each other, if the word "care" can be used to express a condition of neglect and indifference. ¶ It might be pleasant to show, if possible, that the mother of Stephen Girard had certain tender, womanly qualities, but the fact is that none such were ever manifested. If there was ever any soft sentiment in her character the fond father of his flock had kicked it out of her. That she was usually able to hold her own in fair fight was the one redeeming memory that the son held concerning her.

Stephen was the eldest of the brood ☞ He attended the parochial school and learned to read. His playmates called him by a French term meaning "Twisted." He was eight years of age before he realized that the names his mother called him by, were of contempt and not of endearment—"Wall-eye" and "Mud-sucker"—literally the vocabulary of

a fishwife. Then he knew for the first time that his eyes were not like those of other children—that one eye had a bluish cast in it and turned inward. That night he cried himself to sleep thinking over his dire misfortune.

At school when he read he closed one eye and this made the children laugh. So did their taunts prey upon him that he ran away from school to escape their gibes.

One of the Friars Grey caught him; whipped him before the whole school; put a dunce-cap on his head and stood him on a high chair. Then his humiliation seemed complete. He prayed for death. At home when he tried to tell his mother about his trouble, she laughed, and boxed his ears for being a "cry-baby brat." ¶ Back in this boy's ancestry, somewhere, there must have been a stream of gentle blood. He was a song-bird in a cuckoo's nest. When the military band played, his spirit was so moved that he shed tears. But when his mother died, and her body was placed in a new board coffin, made by a neighbor who worked in the shipyard, he admired the coffin, but could not cry even when the priest pinched him and called him hard-hearted. He could not cry even with his twisted eye. His mother, as a lovable being, had gone out of his life, even before she died. He could only think what a beautiful coffin she had and what a great man it was who made it. And this man who made the coffin gave him a penny—perhaps because the boy so appreciated his handiwork. ¶ Stephen, unconsciously, won him on the side of art.

It's a terrible thing to kill love in the heart of a child. That popular belief that we are "born in sin and conceived in

iniquity," Girard once said, was true in his case, at least. ¶ Yet so wondrous are the works of God, the hate and brutality visited upon their child went into the making of his strong and self-reliant character. He never said, "My mother's religion is good enough for me." He despised her religion, and that of the Friars Grey who punished boys to make them good. His mind turned inward—he became silent, secretive, self-centered, and his repulsive exterior served him well as a tough husk to hide his finer emotions ❧ ❧

In a few months—or was it a few weeks?—after his mother's death, the father married again. The stepmother was no improvement on the mother. She had lofty ideas of discipline and being "minded." No doubt but that little Stephen crooked in eyes, crooked in body, short and swart, with brown, bare legs, was stubborn and wilful. He looked the part all right. His brown, bare legs were a temptation for the stepmother's willow switch. He decided to relieve everybody of the temptation of switching his legs by running away to sea and taking his brown, bare legs with him. There was a ship at the docks about to sail for the West Indies. He could secrete himself among the bales and barrels, and once the ship was out of port he would come out and take chances on being accepted as cabin-boy. They could do no more than throw him overboard, anyway!

He told his little sisters of his intention. They cried, but he did n't. He had n't cried since he was eight years old, and his cheerful biographer says he never shed a tear afterward, and I guess that is so.

At two o'clock in the morning, he whispered good-bye to his little sleeping sisters. He did not kiss them—he never kissed anybody in his whole life, his biographer says, and I guess that may be so, too. He stole down-stairs and out into the moonlight. The dock was only a quarter of a mile away. The ship was to sail at daylight, on the turn of the tide. There was much commotion going on around the boat, battening down hatches and doing the last few necessary things before braving the reeling deep.

Little Stephen was watching his chance to get aboard. He was going as a stowaway. A man came up to him. It was the captain, and before the lad could escape the man said, "Here, I want a cabin-boy—will you go?" ¶ The boy thanked God that it was night, so the captain could not see his crooked eye, and gasped, "Yes—yes!" ¶ The Cook was making coffee in the galley for the stevedores who had just finished loading the ship. The captain took the boy by the hand and leading him up the plank to the galley told the cook to give him a cup of coffee and a biscuit. ¶ The ship pushed off, and hoisted sail, just at daylight on the turn of the tide. ¶ The tide, too, had turned for Stephen Girard.



Happiness is the rightful heritage of childhood.



VERY little observation will show that physical defects, when backed up by mental worth, transform themselves into "beauty spots." To be sure, no one was ever so bold as to speak of Girard's blemishes as beauty spots, but the fact is that his homely face and ungraceful body were strong factors in making him a favorite of fortune. Handsome is that handsome does. Disadvantages are often advantages—they serve as stimulus and bring out the best. ¶ Young Girard had long arms and short legs, and could climb fast and high. And he could see more with his one eye than most men could with two. He expected no favor on account of his family or good looks, and so made himself necessary to the captain of the craft as a matter of self-preservation. ¶ Not all sea-captains are brutal, nor do all sailors talk in a hoarse guttural, shift their quids, hitch their trousers and preface their remarks with, "Shiver my timbers." That first captain with whom Stephen Girard sailed was young—twenty-six, a mere youth, with a first mate twice his years. He was mild-mannered, gentle-voiced and owned a copy of Voltaire's "Philosophical Dictionary." His name is lost to us; even the name of his ship has foundered in the fog, but that he was young, gentle, and read Voltaire, are facts recorded in the crooked and twisted handwriting of Stephen Girard, facts which even his blackguard biographer admitted.

The new cabin-boy was astonished that one so young could be captain of a ship; he was also astonished that a person who gave orders in a gentle voice could have them executed. Later, he learned that the men whose orders are always obeyed do not talk loudly nor in guttural. This first boyish captain taught Girard a splendid lesson—to moderate both manner and voice and be effective.

Of that first voyage, about all we know is that the boy slept on a pile of gunny-sacks; that the captain let him read from the "Philosophical Dictionary;" that he polished the bright work until it served as a mirror; that the captain smiled his approval, and that the boy, short and swart, with bullet head, followed him with one eye and worshipped him as Deity ❧ ❧

Men do not succeed by chance. Chance may toss you into a position of power, but if you do not possess capacity, you can never hold the place.

Young Girard gravitated from the position of cabin-boy to clerk ❧ ❧

From this to mate came by easy stages, and so much as a matter of course that it is n't worth while to mention how.

¶ By the law of France no man under twenty-five could be captain of a ship, but when Girard was twenty-two we find a ship-owner falsifying the record and putting the boy down as twenty-five, on the obliging oath of the boy's father, who we hope was duly paid for his pains. ❧ At twenty-four, Captain Stephen Girard sailed his sloop, "L'Amiable Louise," around Sandy Hook and up New York Bay. Ship-captains then were merchants, with power to sell, trade and buy.

The venture was a success, and young Girard took the liberty of picking up a cargo and sailing for New Orleans—his knowledge of French being a valuable asset for that particular destination.

Matters were prosperous, and Girard was twenty-six, just the age of that heroic captain, under whose care he first set sail, and the age of the Corsican when he conquered Italy ❧ ❧

Girard had ceased to wonder about boys braving waves and going upon the stormy sea in ships.

It was in July, Seventeen Hundred and Seventy-six,—call it July Fourth—that Captain Stephen Girard was skirting the coast of the Atlantic, feeling his way through a fog toward New York. He was not sure of his course and was sailing by dead-reckoning.

Suddenly the fog lifted. The sun stood out, a great golden ball in the sky. The young captain swung his glass along the horizon and with his one good eye saw a sail—it was bearing down upon him.

It was coming closer.

In an hour it was a mile away. He realized that he was the objective point. ¶ It was a British cruiser, and he then realized that he was to be forced upon the beach or captured. ¶ Girard was not a praying man, but he prayed now for a friendly cove or bay, or the mouth of a river. The fog rolled away to the west, the shore-line showed sharp and clear—and there a half mile away was the inviting mouth of Chesapeake Bay. At least Girard thought it was, but it proved to be the mouth of the Delaware. Girard crowded on all sail—the cruiser did the same.

Night settled down.

Before morning Girard's little craft was safe under the frowning forts of the Delaware, and the cruiser had turned back seeking fresh prey.



Only the good can reach me, and no thought of love you send me can be lost.



N one of his trips to the West Indies, the ship of which Stephen Girard was mate stopped at the Isle of Martinique.

The captain and mate went ashore, and were invited to dine at the house of a merchant and planter up on the hillside overlooking the sea. The sugar with which the ship was loaded belonged to this planter, hence the courtesies to the seafaring men. It was a great event to Girard. He would have evaded it if he could, and yet he wanted to see how folks who lived in houses really acted ❧ ❧

Of that seemingly uneventful day one incident stood out in the mind of Girard to the day of his death. It seems the merchant and planter had a niece who lived in his household. This girl sat at the table next to Girard. She was only a child, about twelve years of age. But women mature young in that climate, and her presence caused the little first mate to lose all appetite. However, nothing worse happened than

the spilling of a dish of soup in his lap, when the girl tried to pass the plate to him, which was surely more polite than to spill it in hers.

After dinner the young lady accompanied the party down to the wharf. Going down the hill she talked, and talked a good deal, but Girard could only say it was a fine day and looked as if there was going to be a storm.

This girl was tall, angular and strong. She climbed the rigging to the lookout, and then was scolded by her uncle, who was really proud of her and chuckled at her performance. Her features were rather coarse, but her lustrous eyes and bubbling vitality caused the one sound peeper of Girard to follow her in awe and reverence.

She came into the cabin and looked at his books; this pleased Girard. He asked her if she could read and she loftily wrote her name for him, thus: Marie Josephine Rose Tascher de la Pagerie.

She handed him the slip of paper and remarked, "You could never remember my name so I write it out for you like this."

In a few minutes the order was given, "All ashore who are going ashore!"

Girard kept that slip of paper, and a few years afterward, in a generous mood, sent the girl a present of a blue shawl. She wrote in acknowledgment, and incidentally said she was soon to sail for France "to get an education."

Girard was surprised that any woman would want an education, and still more amazed at the probability that she could acquire one. In fact, when the girl had written

her name for him, he kept the slip of paper more as a curiosity than anything else—it was the handwriting of a woman! Girard never received but that one letter from the young lady, but from his shipping agent in Martinique word came that Marie Josephine Rose had married, when sixteen, the Vicomte Beauharnais.

Some years after, Girard heard from the same source that she was a widow.

Later, he learned that she married a Corsican by the name of Napoleon Bonaparte.



The less you require looking after, the more valuable is your life.



IRARD used to say that he did not come to Philadelphia of his own accord, but having been sent there by Providence, he made the best of it.

War was on, and all American ports were blockaded. How long this war would last, no one knew. Girard's sympathies were with the Colonies, and the cause of liberty was strong in his heart. He was glad that France—his La Belle France—had loaned us money wherewith to fight England. Yet all his instincts were opposed to violence and the pomps of army life for him had no lure.

He unloaded his ship, put the craft at safe anchorage and settled down, trying to be patient. He could have sold his

cargo outright, but he had a head for business—prices were rising, and he had time—he had all the time there was. He rented a store on Water Street and opened up at retail. It was the best way to kill time until the war closed.

The rogue biographer has told us that Girard's ship was loaded with "niggers," and that these were sold by the mercenary captain and the money pocketed by himself, "all being fair in love and war."

This tale of business buccaneering has long been exploded, but it is a fact that the cargo was used by Girard as his first capital. He used the money wisely and well, and repaid the other owners—one third being his own property—with interest ❧ ❧

When the war was over, it was expected that Captain Girard would again take to the deck and manage his craft. But this was not to be. That there was a goodly dash of sentiment in his nature is shown in that, after ten years, he bought the boat and would have kept her for life, had she not been wrecked on the Florida Reefs and her bones given to the barracout ❧ ❧

In front of Girard's little store on Water Street there was a pump, patronized by the neighbors.

Girard had been there about three months. He was lonely, cooped up there on land, sighing for the open sea. Every day he would row across to his ship and look her over, sweeping the deck, tarring the ropes, greasing the chains, calculating how soon she could be made ready for sea, should news of peace come.

The weeks dragged slowly away.

Girard sat on a box and watched the neighbors who came to the pump for water. Occasionally there would toddle a child with jug or pail, and then the crooked little store-keeper would come forward and work the pump-handle.

Among others came Pollie Lumm—plump, pretty, pink and sixteen ♀ ♀

Girard pumped for her, too.

He got into the habit of pumping for her. If he was busy, she would wait.

Pollie Lumm was a sort of cousin to Sallie Lunn. Neither had intellect to speak of. Pollie had the cosmic urge, that is all, and the marooned sea-captain had in him a little—just a little—of the salt of the sea.

Fate is a trickster. Her game is based on false pretenses—she should be forbidden the mails.

She sacrifices individuals by the thousand, for the good of the race. All she cares for is to perpetuate the kind.

Poor sailor man, innocent of petticoats, caught in the esoteric web, pumping water for Pollie Lumm—Pollie Lumm—plump, pert, pink and pretty. ¶ And so they were married.

¶ Their wedding journey was in a scow, across to the bridegroom's ship, riding at anchor, her cordage creaking in the rising breeze.

Pollie Lumm, the bride of a day, was frightened, there alone with a one-eyed man, when the rats went scurrying through the hold. She wasn't pink now, her color had turned to ashy yellow and her heart to ashes of roses. Girard could face the wind of the North, but a crying woman on a ship at anchor, whose rusty chains groaned to the dismal screech

of tugging cordage, undid him. A lesser man—a devil-may-care fellow—could have met the issue. Girard, practical, sensible, silent, was no mate for prettiness, plump and pink. He should have wedded a widow who could have passed him a prehensile hawser and taken his soul in tow.

The bride and groom rowed back, bedraggled, to the room over the store.

Pollie could not cook—she could not figure—she could not keep store—she could not read the “Philosophical Dictionary”—nor could she even listen while her husband read, without nodding her sleepy head. No baby came to rescue her from the shoals, and by responsibility and care win her safely back to sanity.

Poor Pollie Lumm Girard!

Poor Silly Sailor Man!

Venus played a trick on you—did n’t she, and on herself, too, the jade!

Pollie became stout—enormously stout—the pearl-like pink of her cheek now looked like burnt sienna, mixed with chrome yellow. She used to sit all day in front of the store, looking at the pump.

She ceased to hear the pump; she did not even hear its creak, which she once thought musical. ¶ Her husband sent for a doctor. “Chronic dementia,” the doctor diagnosed it.

¶ She was sent to an asylum, and there lived for thirty-eight years.

Religiously, once a month, her husband went to visit her, but her brain was melted and her dull, dead eyes gave no sign. She was only a derelict, waiting for death.

If I knew I were to die tomorrow, I would plant a tree today.



HE first six years that Girard was in Philadelphia he made little headway. But he did not lose courage. He knew that the war must end sometime, and that when it did, there would be a great revival of business ❀ ❀

When others were beaten out and ready to give up, and prices were down, he bought.

Merchant ships were practically useless, and so were for sale. He bought one brand-new boat and named it "The Water Witch," for this was the name he had for Pollie Lumm when she used to come with her jug to the pump. ¶ As soon as the war closed and peace was declared, Girard loaded his two ships with grain and cotton and dispatched them to Bordeaux. They were back in five months, having sold their cargoes, bringing silks, wines and tea. These were at once sold at a profit of nearly a hundred thousand dollars.

The ships were quickly loaded again. The captains were ordered to go to Bordeaux, sell their cargoes and load with fruit and wine for St. Petersburg. There they were to sell their cargoes and buy hemp and iron, and sail for Amsterdam. At Amsterdam they were to buy dry-goods and sail for Calcutta. There they were to sell out and with the proceeds buy silks, teas and coffees and make for America.

These trips took a year to make, but proved immensely profitable ❀ ❀

Girard now bought more ships, and named, very properly, the first one "Voltaire," and the next "Rousseau."

By Seventeen Hundred and Ninety-five, he owned twenty-two ships and was worth over a million dollars. In fact he was the first man in America to have a million dollars in paying property at his disposal.

After he was thirty he was called "Old Girard." He centered on business and his life was regular as a town clock. He lived over his warehouse on Water Street and opened the doors in the morning himself. He was regarded as cold and selfish ❧ ❧

He talked little, but he had a way of listening and making calculations while others were arguing ❧ Suddenly, he would reach a conclusion and make his decision. When this was done that was all there was about it. The folks with whom he traded grew to respect his judgment and knew better than to rob him of his time by haggling. His business judgment was remarkably good, but not unerring. Yet he never cried over lacteal fluid on the ground. When one of his captains came in and reported a loss of ten thousand dollars through having been robbed by pirates, Girard made him a present of a hundred, so to get his nerve back and told him he should be thankful that he got off with his life.

He loaded the ship up again, and in a year the man came back with a cargo that netted twenty-five thousand dollars. Girard gave him a silver watch worth twenty dollars and chided him for having been gone so long.

Then Girard made a pot of tea for both, on the little stove in the office back of his bank, for the millionaire always prided himself on being a cook.

His brother, Jean, had now come to join him. Jean was

also a ship-captain. Stephen bought a third ship and called it "The Two Brothers," in loving token of the ownership.

¶ When his brother Jean proved to be a bad business man, although a good sailor, Stephen presented him his own half-interest in the ship, and told him to go off and make his fortune alone. Jean sailed away, mortgaged his boat to get capital to trade upon, lost money and eventually lost the boat. When he wanted to come back and work for his brother, Stephen sent him a check, but declined to take him back. "The way to help your poor relatives is to remit them. When you go partners with them everybody loses."

Girard was a man of courage—moral, financial and physical. When his ship, the "Montesquieu," arrived at the mouth of the Delaware on March Twenty-sixth, Eighteen Hundred and Thirteen, she was headed off and captured by an English gunboat. Word was sent to Girard that he could have his boat by bringing an inventory of the craft and cargo and paying over British gold to the amount. He went down the bay in a small boat, met the enemy on a frank business basis, paid over one hundred and eighty thousand dollars in English guineas and came sailing back to his own calm satisfaction even if to the embarrassment of the crew. The boat was loaded with tea and Girard was essentially a tea merchant. He knew his market and sold the "Montesquieu's" cargo for just five hundred thousand dollars.

When yellow fever came like a blight to the city, and the grass grew in the streets, Girard gave bountifully to relieve the distress of the people. But a panic of fear was upon them. They forgot how to live and began to pray. Preachers proclaimed

the day of judgment was at hand. Whole families died and left no one to look after their affairs.

Every night wagons went through the street and the hoarse cry was heard, "Bring out your dead—Bring out your dead!"

¶ Then the old millionaire showed the heroic side of his nature. He organized a hospital at Bush Hill, and took personal charge of it. Every office that could be done for the sick and dying, he did. With his own carriage he would go to houses, and lifting the stricken ones in his arms, carry them out and transport them to a place where they could have attention.

¶ As the spirits of others sank, his soared. To the men who walked in the middle of the street with a sponge to their noses, he would call in banter. He laughed, danced and sang at the pesthouse, things he was never known to do before. "Fear is the only devil," he wrote on a big board and put it up on Chestnut Street. He would often call at fifty houses a day, carrying food and medicine, but best of all, good cheer. "It death catches me, he'll find me busy," he used to say.

¶ He showed the same courage when the financial panic was on in Eighteen Hundred and Ten. At this time every one was hoarding and business was paralyzed. Girard had one million dollars to his credit with Baring Brothers in London. He drew out the whole sum and invested it in shares of the United States Bank. This bold move inspired confidence and broke the back of the panic.

In Eighteen Hundred and Eleven, when the charter of the United States Bank had expired, and Congress foolishly declined to renew it, Girard bought the whole outfit—or all there was left of it—and established "The Bank of Stephen

Girard," with a capital of one million, two hundred thousand dollars ❧ ❧

When near the close of the war the Government was trying to float a loan of five million dollars, only twenty thousand was taken. "The Colonies are going back to the Mother Country," the croakers said. If so, all public debts would be repudiated.

Girard stepped forward and took the entire loan, although it was really more than his entire fortune.

The effect was magical—if Old Girard was not afraid, the people were not, and the money began to come out of the stockings and ginger-jars.

Girard believed in America and in her future. "I want to live so as to see the United States supreme in liberty, justice and education," he used to say.

He loved pets and children, and if he was cold it was only to grown-ups ❧ ❧

On each of his ships he placed a big Newfoundland dog—"To keep the sailors company," he said. The wise ones said it was because a dog was cheaper than a watchman. Anyway, he loved dogs, and in his yellow gig, or under it, was always a big, shaggy dog. He drove a slow-going, big, fat horse and used to say that if times got hard he at least had a horse that could plow. During the last twenty years of his life he used to make daily trips to his farm, where Girard College now stands, and work there like a laborer with his trees and flowers. If he did not love Venus, he certainly did Ceres and Pomona. "If I knew I should die tomorrow, I would plant a tree today," he once wrote.

Wealth, like education, is only valuable to those who know how to use it.



Y his will Girard left many benefactions for the betterment of humanity. His bequests to the City of Philadelphia and the State of Pennsylvania were these: To the Philadelphia Hospital, \$30,000; to the Pennsylvania Institute for the Deaf, \$20,000; to the Philadelphia Orphan Asylum, \$10,000; to the Philadelphia Public Schools, \$10,000; to the City of Philadelphia for the distribution of fuel among the poor, \$10,000; to the Masonic Loan Association, \$20,000; to the City of Philadelphia for the improvement of its streets and public squares, \$500,000; to the Philadelphia Public Library, \$40,000; for the improvement of canals in the State of Pennsylvania, \$300,000; and greatest of all, \$2,000,000 for the founding of Girard College. Besides this was a residue of the estate which went also to Girard College, the total value of which endowment has increased until it is now over sixteen million dollars.

At the time of the death of Girard his bequests to public institutions had never been equaled by individual philanthropies in the history of the world.

And since then, I believe, only two men have given as much for the cause of education. ¶ However, it so happened that no public statue nor material acknowledgment of Girard's great gifts to Philadelphia and the State of Pennsylvania was made—except at his own expense—until the year

Eighteen Hundred and Ninety-seven, when a bronze statue of this great business man and philanthropist was erected on the north plaza of the City Hall. This statue has no special setting and is merely one of a dozen decorative objects that surround the square.

That particular clause in Girard's will which provided that no clergyman, preacher or priest should ever be allowed to act as trustee for the school, or ever be allowed to enter the school, is still outwardly respected, at least.

The gatekeeper challenges you thus: "Are you a clergyman?" And those who fail to flatly say, "No," are not allowed to enter.

Horace Greeley once approached the gate at Girard College wearing his usual little white necktie, his spectacles and his beatific, innocent smile.

"You can't enter," said the grim St. Peter.

"Why not?" was the astonished reply.

"You are a clergyman!"

"The hell I am!" said Horace. ¶ "Excuse me—walk right in," said St. Peter.

The heirs tried to break the will, basing their argument on that item concerning clergymen.

The Supreme Court upheld the will, finding nothing derogatory in it to the Christian religion or public policy.

Girard did not say, "Christian clergymen"—he was opposed to all formal religions. ¶ Girard had very positive ideas on the subject of education and he was the first man in America to put manual training to a practical test as a part of the school curriculum. ¶ He was certainly far in advance of his

time in his efforts to bring about human efficiency, instead of an education for bric-a-brac.

At Girard College there are now constantly over two thousand boys, who have a home and school advantages. There are certain grave dangers about institutional homes for children in that there is a strong tendency to kill individuality. But certain it is that Girard College has ever labored, and in a great degree succeeded, in minimizing this tendency. It is the proud boast that any boy who is graduated at Girard is able to take care of himself—he can do things that the world wants done and is willing to pay for.

The boys are graduated at eighteen, which is the age that most students who go to universities enter ♪ But Girard boys, almost without exception, go right into practical business, and Philadelphia merchants are not slow to hire them. Girard College has a long honor roll of noble men who have succeeded beyond the average, helping themselves by adding to the wealth and happiness of the world.

And it is good to know that Girard College is managed by men who are in the line of progress in pedagogy. Girard is a better school now than it has ever been, and I am sure that there will be still a more excellent Girard. Great was the mariner and merchant who made these things possible!





Mayer A. Rothschild

MAYER A. ROTHSCHILD



Major A. Richards

MAYER A. ROTHSCHILD

LITTLE JOURNEYS



THAT the Jews are a joyous people and find much sweet solace in their sorrowful religion is proven by one fact too obvious to be overlooked—they reproduce.

Children are born of love and joy. The sorrows of Jewry are more apparent than real. After every Black Fast, when the congregations used to sit shoeless on the stone

floors of the synagogues, weeping and wailing on account of the destruction of Jerusalem, the youngsters, and the grown-ups as well, were counting the hours before the Feast of Pentecost would begin. ¶ The sorrow over the loss of things destroyed a thousand years or so ago, is reduced by the lapse of years to rather a pleasant emotional exercise.

Fasts were followed by feasts, also pro and con, as Mrs. Malaprop would say, so in the home of an orthodox Jewish family there was always something doing. Fasts, feasts, flowers, sweetmeats, lights, candles, little journeys, visits, calls, dances, prayers, responses, wails, cries of exultation, shouts of triumph—"Rejoicing of the Law,"—these prevented monotony, stagnation and introspection.

And these are the things which have pressed their influences upon the Jew until the fume and reek of the Ghetto, the bubble and squeak of the rabble, and babble of bazaars are more acceptable to him than the breeze blowing across silent mesa and prairie, or the low, moaning lullaby of lonely pine forests. ¶ The Jew is no hermit—if anything is going

on, he is literally and poetically in it. ¶ The sense of separation is hell. If continued it becomes insanity. The sense of separation is a thing that seldom presses upon the Jew, and this is why insanity passes him by and seeks a Christian as a victim. The Jew has an animating purpose that is a saving salt, even if this purpose is not always an ideal one. His family, friends, clan, tribe, are close about him.

Zangwill, himself a child of the Ghetto, comes to the rescue of the despised and misunderstood Christian, and expresses a doubt as to whether the Ghetto was not devised by Jews in order to keep Christians at a safe and discreet distance.

¶ For certain it is that the wall which shut the Jews in, shut the Christians out. The contempt of the Christian for the Jew is fully reciprocated. One-sided hate does not endure any more than does a one-sided love.

The first Ghetto was at Venice. It came into being during the Italian Renaissance, say about Fourteen Hundred and Fifty. The Jews had settled in one corner of the city, as they always have done, and are still prone to do. They had their own shops, stores, bazaar, booths, schools and synagogues. There they were packed, busied with their own affairs, jostling, quibbling, arguing, praying, taking no interest in the social life outside. Jehovah led them out of captivity in order that He might make them slaves to Himself. He surely was a jealous God! ¶ Of course, they traded with Christians, bought, sold, ran, walked with them, but did not dine with Christians nor pray with them. There were Jewish architects, painters, printers, lawyers, doctors, bankers, and many of the richest and most practical men in Venice were

Jews. ¶ They made money out of the Christians, and no doubt helped Christians to make money, for as I said, things not founded on reciprocity do not last long.

One fact that looks like corroborating proof of Zangwill's pleasantry, is that upon one of the Ghetto gates was a marble slab, warning all Jews that if any of them turned Christian he would never be allowed again to live in the Ghetto, nor would he be saluted or spoken to if he returned, nor so much as be given a cup of water, but that the cord, scourge, gallows, prison and pillory should be his portion. ¶ It was a curse somewhat like that cheerful one visited upon Spinoza, the lens-maker, when he forsook the synagogue and took up his home with the Mennonites. ¶ Children born and brought up in the Ghetto always felt a certain pity for those who were obliged to live beyond the gates, in the great, selfish, grasping, wicked world. Those inside the Ghetto were the Chosen People of God; those outside were the Children of the Devil.

No matter who built the wall, it is a fact that the Government of Venice, which was Christian and under the immediate jurisdiction of the Church, kept guards at the gates and allowed no Jew to leave after a certain early hour of the evening, nor on Sundays or holidays, or when the Emperor visited the city. The only exception to this was on Holy Cross Day, which occurred once a year. On this day all adult Jews were ordered out and marched by the soldiers to some Christian Church, where they were compelled to listen to the service and repeat the Apostles' Creed. Robert Browning says that they were rounded up all right, but when it came to saying the Creed they twiddled their thumbs and said Ben

Ezra's Prayer. It is also quite probable that they crossed their fingers, for the Jews are a stubborn sort, given to contumacy and contravention. ¶ On all other days, any Jew who went out into the city had to wear a big yellow O on his breast, and a yellow hat on his head. The Jewish women wore the O and also a veil across which were yellow stripes.

These chromatic signs were changed a few times in the course of three hundred years that the Ghetto existed, and so were the hours in which the Jews were allowed to come and go, but five o'clock in the evening and seven in the morning were the regular closing and opening times. The watchmen at the gates and the guards who rowed round and round in their barcas were paid out of a special tax collected from the Jews. It was argued that it was all a sort of beneficent police protection, devised by kindly persons who loved their enemies, and did good to those who despitefully used them. ¶ The man who cannot make a good argument for the Ghetto lacks imagination. ¶ We have all seen that particular type of mother who calls out of the window, "Johnnie, come in here at once, do you hear?"

Johnnie does n't hear, so the call is repeated in a tone a trifle more shrill. This time Johnnie hears and shouts back, "I won't!"

And the answer is, "Well, stay out there, then!"

Perhaps it was something like this with the Jews in the Ghetto. They chose to congregate in this way, and the salutation finally was, "Stay there, then!"

Gibbon, who was a deist or monothiest and really liked the Jews, intimates that it was lucky for the Christians that

Constantine did not embrace Judaism instead of Christianity, for if he had, the Jews would have treated the Christians exactly as the Christians have since treated the Jews. Of course, nobody claims that Christianity is the religion of Christ—it is the religious rule of pagan Rome, with the Jewish Christ as a convenient label. Just why Christians should worship a Jew, and pray to a Jewess, and yet despise Jews, is a matter so subtle that it has never been explained. Gibbon in this connection says at least one irrefutable thing, and that is, that the Jewish people are men and women. Christians are men and women, also. All are human beings, and it is quite likely that the race is not to the swift, nor the battle to the strong, but time and chance happeneth to them all. ¶ I am not sure that Gibbon is right when he says that the Christians were lucky in that Constantine did not turn Jew. To be persecuted is not wholly a calamity, but to persecute is to do that for which Nature affords no compensation. The persecutor dies, but the persecuted lives on forever.

The struggle for existence which the Jew has had to make is the thing that has differentiated him and made him strong. Those first Christians—Primitive Christians—who lived from the time of Paul to that of Constantine, were a simple, direct, sincere and honest people—opinionated no doubt, and obstinately dogmatic, but with virtues that can never be omitted nor waived. They were economical, industrious and filled with the spirit of brotherhood, and they possessed a fine pride concerning their humility, as most ascetics do. Humility is a form of energy. It is simply going after the thing by another route, and deceiving yourself as to the motive.

The Primitive Christians had every characteristic that distinguished the Jew of the Middle Ages—those characteristics which invite persecution and wax strong under it.

Poverty and persecution seem necessary factors in fixing upon a people a distinctive and peculiar religion. Persecution and poverty have no power to stamp out a religion—all they do is to stain it deeper into the hearts of its votaries. Centuries of starvation and repression deepened the religious impulses of the Irish, and it has ever been the same with the Jews.

¶ If the Jew is criticized in America, it is on account of that buttinski bumptiousness upon which he has no monopoly, but which goes with the newly made rich of any nationality who have little to recommend them beyond the walletoski.

¶ There are no poor Jews natives of America, and it is worth while noting that our richest citizens are not Jews, either. American-born Jews have enough. The poverty-stricken Jews in this country come from Russia, Bulgaria and Roumania; and their children will have money to loan, if not to incinerate, because they possess the virtues that beckon all good things in their direction. ¶ America is the true Judaic Zion. Here there are nearly two million Jews and their religion is fast taking the form of a healthful Roycroftism.

The downfall of Primitive Christianity dates from the day Constantine embraced it, and thereby made it popular. Prosperity is a form of disintegration—a ripening of the fruit. Things succeed only that they may wither. The business of every great religion is to die, and thus fertilize others. The Jew has survived every foe save success. Civilization is now adopting him, and Liberal Judaism is fast becoming

a Universal Religion, taught in fact, if not in name, by priests, preachers and mutifs of all denominations ♫ The end of the Jew is near—he has ceased to be peculiar.



WOLFGANG GOETHE was born in the city of Frankfort in Seventeen Hundred and Forty-nine. Goethe gives us a very vivid description of Frankfort as he remembered it in his childhood days. He describes it as a town within a town, fortress within fortress. Then he tells us of a walled inclosure in this walled city, which was to

him a very terrible place—it was the Ghetto, or Jews' Quarter. Through it ran the Judengasse, or street of the Jews. It was a place packed with human beings—houses, hallways, alleys, sidewalks and porches swarming with children. Goethe tells how he at times would peep through the iron gates of the Ghetto, but as a child never ventured in. The children told each other how human sacrifices were offered in the synagogues, and as proof, pictures of Abraham and Isaac were brought forth,—that proved the point. There were plenty of men in the Ghetto who looked exactly like Abraham—goodness gracious! In this Ghetto at Frankfort was born in Seventeen Hundred and Forty-three, Mayer Anselm, afterward Mayer Anselm Rothschild. When Goethe took his peep into the Ghetto, this lad was about twelve years old—Goethe was six.

Forty years later these men were to meet, meet as equals. The father of Mayer Anselm was Anselm Moses. He could not boast a surname, for Jews, not being legal citizens, simply aliens, had no use for family names. If they occasionally took them on, the reigning duke might deprive them of the luxury at any time, without anesthetics.

If a man had two names, say "Anselm Moses," it meant that his name was Anselm and that he was the son of Moses. Mayer Anselm was the son of Anselm. Rothschild means "Red Shield," and this was the distinguishing sign on the house. All the people in that house were "Red Shields." The house was seven stories high and at one time a hundred people lived in it. Later, when the name became popular, all of the people in that house called themselves, "Rothschilds." In Goethe's time, there were just one hundred and sixty houses in the Frankfort Ghetto, and these were occupied by two thousand, three hundred Jews.

Goethe says that the practice of walling the Jews in was to facilitate taxation—the Jews being honored by an assessment quite double that which Christians paid. At one time any Jew who paid two hundred and fifty florins was exempt from wearing a yellow hat and the yellow O on his breast.

Many private houses, everywhere have walls around them, and the plan of dividing different nationalities from each other, by setting apart a certain section of the town for each, was a matter of natural selection, everywhere practiced. Mayer Anselm grew up with never a thought that he belonged to a "peculiar people," nor did the idea of persecution ever trouble him. The only peculiar people are those who do not

act and think as we do. Who are peculiar? Oh, the others, the others, the others. ¶ There was a big family for Anselm Moses to look after. All were hearty and healthy. The Mosaic Law says nothing about ventilation, but outside of this little lapse it is based on a very commonsense plan of hygiene.

¶ One thing which adds greatly to the physical endowment of Jewish children, and almost makes up to the child of the Ghetto for the lack of woods and fields, is that he is not launched on the sea of life with a limited supply of love. Jewish children do not refer to their father as "the Gov'ner," and elderly women as "Salem Witches," because the Jews as a people recognize the rights of the child.

And the first right of a child is the right to be loved.

In the average Christian household, until a very few years ago, the child grew up with the feeling constantly pressed upon him that he was a usurper and an interloper. Such questions as, "Where would you get anything to eat if I did not provide it?" were everywhere flying at the heads of lisping babyhood. The words "must" and "shall" were often heard, and that obedience was a privilege and not a duty was nowhere taught. All parents quoted Solomon as to the beauties of the rod, and that all children were perverse, obstinate and stiff-necked was assumed as a fact. To break the will of a child was a very essential thing to do.

The lack of the spirit of brotherhood that the Jew has encountered from the outside world, has found a balance in an increased expression of love within his family. That most atrocious English plan of taking the child from his parents

at a tender age and placing him in a boarding-school managed by holluschickies, has never been adopted by the Jews.

The tendency to "run away" to sea, or go "out West," or "skip out," are results of the loveless plan of cheating childhood of its divine or natural rights. The houses of prostitution are recruited from respectable families where the formula, "Do-not-darken-that-door-again," leaps lightly to lips that read the New Testament aloud night and morning and recite the Lord's Prayer in a bishop's voice.

Fear, repression and shock to vibrating nerves through threats, injunctions, and beatings have fixed in the Christian races a whole round of "children's diseases," which in our ignorance we attribute to "the will of God."

Let this fact be stated, that old folks who are sent over the hill to the poorhouse, have invited their fate. And conversely, elderly people who are treated with courtesy, consideration, kindness and respect are those who, in manhood's morning, have sown the seeds of love and kindness. Water rises to the height of its source; results follow causes; chickens come home to roost, action and reaction are equal; forces set in motion continue indefinitely in one direction. The laws of love are as exact as the laws of the tides that moan and cry and beat upon the shores, the round world over. A family of ten children born and reared in a noisome Ghetto, and all strong and healthy? Impossible. Yet such is the fact, and not a rare exception either. Happiness is the great prophylactic, and nothing is so sanitary as love, even though it be flavored with garlic.





HE father of Mayer Anselm was a traveling merchant—call him a peddler, a Jewish peddler, and have done with it. He made trips outside of the Ghetto, and used to come back with interesting tales of adventure that he would relate to the household and neighbors who would drop in.

Not many Jews ventured outside the Ghetto—to do so was to invite insult, robbery and violence. However, to get out is to grow. This man traded safety for experience and so got out and grew. He evidently knew how to take care of himself. He was courageous, courteous, intelligent, diplomatic. He made money. And always he wore the yellow hat and the yellow patch upon his breast. ¶ In the “Red Shield” there was usually at least one Rabbit. One of the sons of Anselm Moses must be a Rabbi. The parents of little Mayer Anselm set him apart for the synagogue—he was so clever at reciting prayers and so glib with responses. Then he had an eczema for management, and took charge of all the games when the children played Hebrew I-Spy through the hallways and dark corners of the big, rambling and mysterious “Red Shield.”

Little Mayer must have been nine years old when his father first took him along on one of his trips. It was a wonderful event—they were gone three days, and when they returned the boy entertained the whole Judengasse with tales, slightly hand-illuminated, about the wonderful things they had seen.

¶ One thing he learned, and that was that Christians were not the drunken, fighting, treacherous and bloodthirsty

people he had supposed, at least they were not all bad. Not once were they insulted or molested. ¶ They had called at the great house or castle of the Landgrave to sell handkerchiefs, combs and beads to the servants, and accidentally they had met the Landlord, himself. He it was who owned the "Red Shield." The agent of the Landgrave came every month to collect the rent from everybody. That word "Landgrave," simply meant "Landlord," a term still used even in America, where there are, of course, no Lords, only "ramrods."

¶ The Landgrave had invited Anselm Moses into his library to see his wonderful collection of coins, and Mayer Anselm, of course, slipped in, too. To describe the wonders of that house would take a book as big as the Torah—I think so!

¶ The Landgrave had a son, aged eleven, going on twelve, and his name was William. He was n't as big as Mayer, and Mayer would n't be as old as William for a year, and even then he would n't.

Children know nothing of social caste. Caste is a disease of grown-ups. It is caused by uric acid in the ego. Children meet as equals—they respond naturally without so much as a thought as to whether they ought to love one another or not.

¶ William got acquainted with Mayer by holding up a big speckled marble, and then in a burst of good-fellowship giving the marble to the little stranger boy, all before a word had been said. Then while the Landgrave was showing his treasures to Anselm Moses, who himself was a collector in a small way, the boys slipped out of the door, and William took Mayer to see the stables.

"What's it for?" asked William pointing to the yellow patch

sewed tight to the breast of Mayer's jacket "That?" answered Mayer proudly, "Why, that means that I am a Jew, and I live in the Ghetto!" William gave a little start of alarm. He looked at the other lad, so brown and sturdy and frankly open-eyed, and said slowly, "You can't be a Jew, because—because Jews eat children!" ¶ "I'm a Jew—my father is a Jew—all our folks are Jews—the Jews are the Chosen People of God!" Little Mayer spoke slowly and with feeling.

"The Chosen People of God?" echoed William. ¶ "Yes!" They saw the horses, and Mayer looked at them with wondering eyes. There were no horses in the Ghetto—just push-carts and wheelborrows. William had been lame—hip disease, or something, and so had never been away down to the city, excepting with a nurse, or in a carriage with his tutor. ¶ The boys entered the house and the Landgrave was still explaining to Anselm Moses how all coins made by the Assyrians were modeled by hand, not stamped out with a die, as was done by the Greeks. ¶ The boys had n't been missed. "Can't I have one of those to wear on my coat, too?" asked William, pulling at his father's sleeve, and pointing to the yellow patch on Mayer's jacket.

"One of what, my son?" asked the Landgrave seriously.

¶ "One of those yellow medals!"

The Landgrave looked at Mayer's yellow patch, and then involuntarily at the badge worn by the boy's father.

The Landgrave's fine face flushed scarlet.

His gaze met the steady, manly look of Anselm Moses.

They understood each other. No one was near, save the two boys. They met as equals, as men meet on the plain or desert.

"It 's all a mistake—a foolish mistake, Anselm, and some day we will outgrow it. A man 's a man!"

He held out his hand. ¶ The Jew grasped it firmly and both men smiled—the smile of friendship and understanding. As the Jew and his son started to go, the Landgrave gave little Mayer a big copper penny, and asked him to come back some day and play with William.

And Anselm Moses, the Jew, took up his pack that he had left at the servants' quarters, and holding the hand of little Mayer Anselm, they walked out of the castle yard, down among the winding trees to the road.

"We'll go back some day and see him," said little Mayer Anselm as his tongue began to run fast recounting the strange things he had just seen.

"Impossible, my son, impossible—we are Jews, and they are Christians!" Little Mayer could n't see why that should make any difference.



MAYER ANSELM took to his father's business as a bird to the air. From selling trinkets he began dealing in jewelry, old coins, curiosities and paintings. He picked his customers, and he knew the weaknesses of each—certain things were bought for certain people.

The idea of becoming a Rabbi was abandoned—he wanted temporal power, not spiritual. Money to the intelligent Jew is the symbol of power—of independence.

There may be men who love the money itself, but surely this man did n't. He was daring in its use—he had the courage to take risks. His was a quest for power.

When about twenty, he traveled as far as Hanover to visit a kinsman, and there he served for several months as clerk in a bank. He had a mind like those Japanese who travel to absorb, and waste no time in battling error.

Returning to Frankfort he transformed his father's little store into a bank and filled the window with real money to the great delight and astonishment of the neighbors. From Hanover he brought a collection of rare coins. The business his father had established gradually took on a cosmopolitan look. The house of the Red Shield became a sort of center to trade for the whole Judengasse.

And all the time the friendship with the Landgrave and his son had continued. Commissions were given to Mayer to buy certain coins and pictures. Finally he was entrusted to collect the rents of the Red Shield. He did this so thoroughly and well, and was so prompt in his reports, that he was finally named as custodian of the property.

Other property was given to him to look after.

Jews came to him for advice, and Christians counseled with him as to loans.

He became known as the "Honest Jew," which title, we hope, carried with it no reflection on his co-religionists. There are men—a very, very few—who are thus honored with the title of "Honest John." Gamblers can be recalled whose word was worth more than their bond. There are horsemen, gamblers, too, if you please, who have little respect for the moral code, but who never prove false to a

trust. ¶ Mayer Anselm had the coolness and the courage of a good gambler—in business he surely was ever ready to back his opinion. He would pay five hundred thalers for a jewel, give the man his price, and pocket the gem silently, while the hagglers and quibblers were screwing up their courage to offer a hundred for it. But here was the difference—Mayer Anselm knew what he was going to do with the jewel. He had a customer in mind. He knew the customer, he knew the jewel, and he knew his own mind.

The Langrave grew to lean on Mayer Anselm of the Red Shield. He made him "Court Jew," or official treasurer of the principality. This carried with it "the freedom of the city," and being a free man—no longer technically a Jew—he had a name, and the name he chose was "Rothschild," or the Red Shield, Mayer Anselm Rothschild. ¶ He no longer wore the yellow badge of a despised race. Yet he refused to leave the Ghetto—the House of the Red Shield was his birth-place, here his parents had lived and died. Here would he live and die. He was still a Jew, earnest and zealous in keeping the Law, the "President" or head of the synagogue.

He was happily married to Letizia—she had no other name—and babies were coming along with astonishing regularity.

¶ To him and his good wife were born five sons and five daughters. The Red Shield was now his own property, he having purchased the freehold—a thing he could not do until he had attained "the freedom of the city."

Then we get the rather curious condition of Mayer Anselm supervising the municipal affairs of the whole city; and his sons, grown to manhood, still wearing the yellow badge,

and obliged to keep within the Ghetto at certain hours, on serious penalty.

And it is worth while noting that Mayer Anselm kept the laws of the Ghetto, and asked no favor for himself beyond that granted to other Jews, save that he did not wear the badge. Beyond this he was a Jew, and his pride refused to allow him to be anything else. And yet he served the Christian public with a purity of purpose and an unselfishness that won for him his reputation of honesty that was his all his life ♫ By his influence the Ghetto was enlarged, several of the streets widened, and all houses were placed under sanitary inspection. He established a compulsory free school system and maintained an art gallery in the Ghetto that was a center of education for the entire district. ¶ When this gallery was dedicated, Goethe came, and made a speech of congratulation. He was the guest of the Red Shield. Afterward, Rothschild returned the visit and spent several days at Weimar with the great poet, and always they were on very friendly terms.



HE son of the Landgrave became, himself, the Landgrave of Hesse-Cassel, and afterward Elector. He is also known as William IX. He was a book-lover, numismatist, and a man of many gentle virtues. I know of only one blot on his official 'scutcheon, but this was so serious that, for a time, it blocked his political fortune. In this affair,

Rothschild was co-respondent ♫ Rothschild was Court Jew and beyond a doubt, attended to all details.

During the American Revolutionary War, William IX. loaned twelve thousand soldiers, a goodly portion of his army, to one George III. of England, to go and fight the American Colonies. This is the first and only time that Germans have ever carried arms against Americans. These Hessians were splendid, sturdy soldiers and would have been almost invincible if fighting to protect their homes, but in America they were only half-hearted.

The bones of many of these poor fellows were scattered through New Jersey and Pennsylvania, and most of those who survived until Cornwallis offered his sword to Washington—and had it refused—settled down and became good Pennsylvania Dutch.

Around Reading and Lancaster, are various worthy Daughters of the Revolution, whose credential is that their grandsires fought with Washington. The fact that the grandsires aforesaid were from Hesse, sold at so much a head by a Governor in need of ready cash, need not weigh in the scale. A woman 's a woman for a' that. ¶ The amount of money which the Landgrave of Hesse-Cassel received from the English government for the use of his twelve thousand men was six hundred thousand thalers; and while a thaler is equivalent to only about seventy-five cents, it was then worth as much as an American dollar is worth now.

These six hundred thousand thalers were a straight bonus, for the English Government agreed to pay the Hessian soldiers the same that they paid their own English soldiers, and to treat them in all other ways as their own.

A second division of four thousand men was afterward

supplied, for which the Landgrave of Hesse was paid two hundred thousand thalers.

Alluring tales of loot were held out to the soldiers, also educational advantages, somewhat after the style of the recruiting posters in this Year of Grace, Nineteen Hundred and Nine, that seek to lead and lure the lusty youth of America to enlist in the cause of Mars. ¶ Of course the common people knew nothing of the details of this deal of Hesse with England & The Americans were represented to them as savages who had arisen against their masters, and were massacring men, women and children. ¶ To stop this bloodshed was looked upon as a duty for the sake of humanity. Let it be stated that these Hessian soldiers were not sent to America against their will. They voted by regiments to go to the defense of their English Cousins. All of the officers were given a month's pay as a bonus, and this no doubt helped their zeal. The soldiers were to go simply until the war was over, which was represented would be in one year, or possibly less. ¶ The money came so easily, that the Landgrave of Hesse in Seventeen Hundred and Ninety-four, supplied the English with a third detachment of four thousand troops, this time, to fight the French.

It is not always the case that the terms of sale of human beings in war-time is so well known as are these particular deals. The Hessian officials kept no books. They made no records, and wrote no letters & Boards of Investigation were powerless. The business was transacted by personal messengers who went to London and closed the deal by word of mouth, and later brought back the coin. Wise men write

few letters. What would you? Is Farley a rogue and a varlet! However, things in Threadneedle Street cannot be done in secret. England has a wonderful system of bookkeeping and bureau-craft—there are spies upon spies, and checks and counterchecks, so that filching a large sum from the Bank of England has been a trick never so far successfully turned.

¶ England's share in this transaction was not dishonorable—that is to say, to buy a man is not so bad as to sell one. All she did was to hire strike-breakers. English statesmen generally regarded the matter as a bit of necessary war-time expediency. If the rebel Colonies could be put down by hiring a few extra soldiers, why hire them, of course.

¶ Not so, said Edmund Burke, who gave the matter an unlooked-for publicity, by denouncing the Hessians as "hired-assassins." He prophesied that the Americans would not consider these hirelings as amenable to the rules of civilized warfare, but would "welcome them with bloody hands to hospitable graves"—a phrase so fine that it was, years after, seized upon by Tom Corwin and applied to the conquest of Mexico. ¶ Charles Fox took a like view of the situation, and between him and Burke the word "Hessian" reached America with a taint upon it which a century of use has been unable to disinfect.

The protest in the House of Commons did not directly avail but there is a suspicion that a wise protest against a great wrong never dies on the empty air. Burke's accusation of barter and sale rumbled throughout Europe, and created a sentiment of sympathy for America, especially in France. Benjamin Franklin, Thomas Paine and Silas

Deane made capital of it, and repeated the words "hired assassins" and thereby helped us to borrow money to fight said assassins. So much for the law of compensation.

As for the Landgrave, there was a cool million in bullion in his strong-box. He smiled, shrugged his shoulders, and calmly explained that George Washington, the Rebel, had united with the Indian Savages and was murdering all loyal English subjects in America, and for a few good Germans to go to the rescue of England and help put down the insurrection was a Christian act, and moreover, "It was nobody's business but their own." He thought that this disposed of the matter, but the ghost would not down. ¶ In Eighteen Hundred and Eight, an Imperial Decree was issued by the Emperor to this effect, "Whereas, it seems that the House of Hesse-Cassel has for some years persisted in selling its subjects to the English Crown, to bear arms in quarrels that are none of ours, and that by this means has amassed a large fortune, therefore this detestable avarice has now brought its own punishment, and Hesse-Cassel from now on ceases to exist, being incorporated with the Kingdom of Westphalia."





ROUBLES, we are told, never come singly. Of this William the Elector was convinced. The Emperor had cut off his official head with a stroke of the pen. The money he possessed was to be taken by legal attachment, its lawful ownership to be determined in the courts.

The lawsuit would have been a long and tedious one, but happily it was not to be. Napoleon with his conquering army was sweeping Europe. The Corsican was approaching Frankfort. The rumor was that the city was to be wiped out of existence. Napoleon hated the Hessians—he knew all about their having hired themselves out to fight the Americans. Aye! and the French! The Hessians must be punished. Justice! The late Elector of Hesse-Cassel was now only a private citizen, but his record was his offense. Word had been brought to him that Napoleon had said he would hang him—when he caught him. It is not at all likely that this would have happened—Napoleon must have secretly admired the business stroke that could extract so large a sum from England's exchequer. It was on this same excursion that Napoleon placed a guard in Goethe's house to protect the poet from possible harm. "If I were not Napoleon, I would be Wolfgang Goethe," bluntly said the little man without removing his cocked hat, when he met the King of Letters, thus paraphrasing his prototype, Alexander. Goethe gave him a copy of his last book. "It lacks one thing—your autograph!" said the man who was busy conquering a world. Goethe, being an author, had waited, expecting this, and so

was not disappointed. Frankfort was looted, but not burned. Money, jewelry and portable wealth were all the French wanted. The Castle was used as a stable, and the painting and statuary served as targets for the rollicking soldiers who had exploited the wine-cellars. The vast amount of specie, which was reported the Elector possessed, was missing—the strong-boxes were empty. Soldiers were set to work digging all about the house for signs of hidden treasure but none was found. The Elector and his family were distributed, as they say of the type in limited editions. Gone—no one knew where!

The French visited the Ghetto, but by order of Napoleon, his soldiers were never severe upon the Jews. The Jews had little or nothing to do with politics, and Napoleon with his usual nonchalance said, "They have suffered enough!" Napoleon called himself "The Protector of the Oppressed," and tried occasionally to live up to his self-conferred title.

¶ The Red Shield received a call, and Mayer Rothschild handed over the keys to the officer, in person. The house was searched, and cash to the extent of ten thousand thalers appropriated. The officer gave Rothschild a receipt for the amount, and assured the banker it was but a loan. He thanked Rothschild for his courtesy. They drank a bottle of wine together, and the Frenchman, with profuse apologies, excused himself, having pressing duties to perform, and withdrew, first cordially shaking hands. The French were convinced that when William the Elector fled, he had taken with him his money. That he should have entrusted it to another, and especially a Jew, seemed preposterous. Yet such was the case. William had fled, disguised as a civil engineer,

carrying with him in his chaise an outfit of surveying instruments. All of his money had been turned over to Mayer Anselm Rothschild. The many biographers place the sum anywhere from one to fifty million dollars. The fact seems to be that it was a little less than two million. Not even a receipt was given for the money, for such a document might have led to locating the gold. The Elector would not even count it. He said, "If I do not come back, it is yours—you helped me to get it. If I return, you are an honest man—and that is all there is about it." The Jew was touched to tears. The obligation was one fraught with great risk, for the money, and for himself. But there was only one thing to do—assume the responsibility.

That this vast sum of money was given into the hands of Rothschild, no one has ever denied. But as to how he secreted it from the French has been explained by the very childlike tale that he buried it in the garden back of his house. In the first place, there were no gardens in the Ghetto, and in the second place, money buried in a garden yields no return, and cannot to advantage be left there forever.

At this time England was just becoming a Mecca for Jews, for no matter how much the Corsican had to say about his regard for the Jews, they had no regard for him. He stood for war and violence, and his soldiers, as a rule, knew not their master's leniency for the Jew. Banks, vaults, and the shops of jewelers stood small chance in the face of an advancing army, drunk on success. ¶ Many Jews, rich and poor, were fleeing to England. Rothschild had special boats under his direction upon which he sold passages to his brethren ¶

Even before the treasure of the Elector was placed in his hands he had inwardly planned for its transportation. England was then the safest country in Europe. England, alone, was the one country that had not been seriously threatened by revolution. And it was the one country that was reasonably safe from the grasp of the French. ¶ Rothschild's faith in England was proven when he sent all of his own spare cash to London. That he would transport there the treasure of William the Elector, was the one purpose in his mind. And how to carry it! You may send treasure by armed guards, in which case you invite attack by advertising what you are doing. Or you can divide your money up among poor travelers, and by sending your people at different times, thus lessen the risk. Rothschild had been entrusting the safe transportation of money to London in the care of Jews—poor Jews. And now he picked his immigrants and took them into his confidence. ¶ He was an honest man—the title of the “Honest Jew” was his by divine right. To serve him was looked upon as a precious privilege. And now almost every mother of a big family, bound for England and freedom, carried around her ample waist a belt of gold. It was to be given to Nathan Rothschild, the son of Mayer Rothschild, who was now established as a banker in London, as soon as she and her brood reached London.

Rothschild trusted the poor and lowly, and in so doing, his faith, so far as we know, was never misplaced. It is not at all likely that the Jews knew whose money it was they were carrying, nor did they know that several hundred other Jews were being trusted in a similar way. All they knew was that

Mayer Anselm had come to them and asked them as a great favor, as a friend, to carry this belt and give it to his dear son Nathan, in England. Of course Rothschild's confidence was not misplaced. A few years later this was the Rothschild method of transporting treasure all over Europe—to dispatch say a hundred poor Jews at different times, and mixed up among them was the treasure. Honest men can safely trust others—honest men, as a rule, are safe even with rogues. There is a spiritual law which governs here—ask Ben Lindsey! And so the treasure which had originally come from England, found its way back to Britain. It was deposited among various banks and bankers, to the personal credit of the House of Rothschild, drawing interest at five per cent. ¶ In the meantime Mayer Anselm remained at Frankfort, living in the Red Shield, occupying the little shop which had been occupied by his father. He smoked his big pipe, smiled, went to prayers—and waited. When the French soldiers had gutted his safe, he sighed, shrugged his shoulders, and said, "It is the Lord's will—those whom he loveth he chasteneth. Blessed be the name of the Lord." ¶ He waited.





ROTHSCHILD brought his children up to economize time and money, and to be useful. In childhood, all had served as clerks and helpers in the little bank—the girls included. They were bankers by prenatal tendency and by education. So strong was the banking instinct in the family, that three of the girls married men who afterward became bankers, probably being led into the financial way they should walk through marital influences. And so they were duly absorbed into the great House of Rothschild. In order to facilitate the business of the Landgrave, who had considerable property in Hanover, Rothschild sent his third son Nathan, there and established a bank. This boy Nathan was the financial genius of the family. He was the only one of the five boys who surpassed their father in initiative. And this is saying much, because the other four were all strong and able men. Anselm, the oldest boy, took his father's work and became head of the Frankfort house. Salomon managed the branch at Vienna; Nathan founded the branch in Hanover, and turned it over to one of his brothers-in-law and went to London; Carl did good work at Paris, and James was at Naples and Rome. In addition to these six principal banks, the House of Rothschild had agencies in over forty different European cities. William the Elector had turned his money over to Rothschild in the year Eighteen Hundred and Six. He had remained in hiding for four years. The French had placed a price upon his head on account of his having sold his

troops to the English to fight the French ♫ He had not communicated with Rothschild for fear of involving him.

And now behold! like lightning out of a clear sky, came a pardon from Napoleon, "for all alleged offenses," and a reinstatement of the House of Hesse-Cassel to its former proud position ♫ This whole procedure was essentially Napoleonic. The Corsican killed or kissed, as the mood took him. Napoleon hated the Emperor Frederick II., who had done the deposing, and as a sort of insult or rebuke to that particular royal party, he sought out the man's enemies and exalted them. ¶ William came out of hiding, back to Frankfurt, and was received by the people with open arms. He sought out Rothschild at his office in the Judengasse of the Ghetto. The banker received him with courtesy, but without emotion. ¶

"My money—my treasure, Mayer Anselm,—the French stole it from you I know," said William. "Spare me the details, I only come to you now for a loan—you will not refuse me—we were boys together, Mayer Anselm, boys together. I loved you. Fate has smitten me sore, but now I have my name back and my broken estate—I must begin all over ♫ The loan—you will not refuse me?"

The banker coughed gently, smiled, and answered, "I regret I have no money to loan now, but the funds you deposited with me are safe. The best I can do is to give you Exchange on London, with such little ready money as you now require.

¶ I have been expecting you, so here is the schedule. The principal, with interest at five per cent makes me your debtor for a little over two million thalers. My son Nathan, in London, has the money subject to your check."

William stared, started, clutched the bars across the little window for support, and burst into tears. He was taken to the residence part of the house, and Letizia served him with tea and things Kosher. William became calm, and then declared, "The principal, Mayer, I shall never touch. I should not know what to do with it, anyway. Pay me two per cent interest on it and it is all I shall ever ask." And it was so done.



MAYER ANSELM died in Eighteen Hundred and Twelve, aged sixty-nine. But long before he passed out, he had fixed in the minds of his children the wisdom of being loyal to the family interests. "One banking house may fail, but five standing true to each other, in different countries, never can," he said.

Nathan had gravitated by divine right to the head of the concern.

In times of doubt all the others looked to him.

To Nathan Rothschild must be given the credit for a financial stroke that lifted the Rothschilds absolutely out and away from competition. ¶ It was the spring of Eighteen Hundred and Fifteen. Napoleon had been banished to Elba, and now returned like a conquering hero. His magnetic name was rolling opposition before him as the sun dissipates the clouds. Europe was in a tumult of terror!

Would Napoleon do again what he had done before—trample the cities beneath his inconsiderate feet and parcel out the people and the land among his favorites!

England was shaken to her centre. "This time Britain shall not go unpunished," declared the Corsican.

Business was paralyzed. The banks were not loaning a dollar; many had closed and refused to honor the checks of depositors. People with money were hoarding it. England was trying to raise funds to strengthen her defenses, and fit out her soldiery in better fighting shape, but the money was not forthcoming. Government bonds had dropped to sixty-five, and a new loan at seven per cent had met with only a few straggling applications.

This was the condition on the First of June, Eighteen Hundred and Fifteen. The Armies of the Allies were gathering gear for a final struggle, but there were those who declared that if Napoleon should walk out before certain divisions of this Army, wearing his uniform of the Little Corporal, bearing no weapons, and address the soldiers as brothers, they would throw down their guns and cry, "Command us!"

N Nathan Rothschild there in London made his plans. With him to think was to act. There was no time to consult his brothers or his mother, as he usually did on affairs of great moment. He called his cashier and gave him quick and final orders: "I am going across to the Continent. I shall see the downfall of Napoleon—or his triumph. If Napoleon goes down, I shall sent a letter to myself—a blank sheet of paper in an envelope. When you get this, buy English bonds—buy quickly, but use a dozen different men, so as not to

stampede the market. We have a million pounds in British gold—use it all, and buy, if necessary up to five points of par.’’ He rode away on horseback. He left a man with a strong and fast horse every forty miles from London to Dover, then from Calais to Brussels. A swift-sailing yacht waited at Calais, and there was a reward of one hundred guineas for the captain if he crossed the Channel inside of four hours, after getting a special letter addressed to Nathan Rothschild. There was a rich reward also for each rider if he rode his forty miles in less than four hours.

Rothschild watched away the night of the Seventeenth of June, circling uneasily the outposts of Brussels.

He saw the Battle of Waterloo—or such of that mad confusion as was visible. He saw the French ride headlong into that open ditch; and he saw the last stand of the Old Guard.

¶ Whether Napoleon was beaten or not no one could say. ‘‘He ’ll be back tomorrow with reinforcements,’’ many said. Nathan Rothschild thought otherwise.

At nightfall he drew the girth of his saddle two holes tighter, threw away his pistols, coat and hat, and rode away, on a gentle patter. After two miles this was increased to a stiff gallop. He knew his horse—he was turning off each mile in just five minutes. He rode sixty miles in five hours, using up three horses. The messenger to whom he tossed his saddlebags asked no questions, but leaping astride his horse, dived into the darkness and was gone. Rothschild’s men were twenty-four hours ahead of the regular post.

When the news reached London that Wellington had won, the Banking House of Rothschild had no cash, but its safe was stuffed with English Securities.

Nathan Rothschild made his way leisurely back to London.

¶ On arriving there he found himself richer by over five hundred thousand pounds, than he was when he rode away.



N Eighteen Hundred and Twenty-two, the Emperor of Austria conferred the title of Baron on the sons of Mayer Anselm Rothschild ❧ ❧

It was the first and only time in history where five brothers were so honored at one time ❧ ❧

Certain sarcastic persons have pointed out the fact that this wholesale decoration was done immediately after the Rothschilds had floated a rather large and risky loan for his Kingship. This is irrelevant, inconsequential, and outside the issue. That the house of Rothschild with its branches had an open sesame upon the purse-strings of Europe for half a century, is a fact. Nations in need of cash had to apply to the Rothschilds. The Rothschilds did n't loan them the money—they merely looked after the details of the loan, and guaranteed the lender that the interest would not be defaulted. Their agencies everywhere were in touch with investors. The nobility are a timid sort—they like to invest their hard-earned savings outside of their bailiwick—nobody knows what will happen!

The Rothschilds would not float a loan until they were assured that the premises were not mortgaged. More than this, there was a superstition all 'round that they were backed up by J. Bull, and J. Bull is a close collector.

The Rothschilds made government loans popular—before this, kings got their cash mostly by coercion.

For their services the Rothschilds asked only the most modest fee—a fee so small it was absurd—a sixteenth of one per cent, or something like that.

The bonds were issued and offered at par. If they would not sell at par, they were placed on 'Change and sold at what they would bring.

What was n't taken by the public, brought, oh, say around seventy-five. Unkind people say the Rothschilds beared all bonds which they, themselves, desired to buy. Concerning this I am not competent to speak. It was n't their fault if Leopold's credit was bad—mein Gott im Himmel!

It is safe to say that only one Government in the world, at some time or other from Eighteen Hundred and Fifteen to Eighteen Hundred and Seventy, never courted the Rothschilds with "intentions." ¶ America never quite forgot, nor forgave, that Hessian incident, and the Rothschilds were never asked for favors by your Uncle Samuel.

There were four generations of the Rothschilds among whom there have been very able men. This beats the rule by three generations, and the record by one.

The Frankfort House of Rothschild was dissolved in Nineteen Hundred and One. The London firm still continues, but I am advised by John D. Rockefeller, J. Pierpont Morgan

and James J. Hill that the Rothschilds, while interesting in an historic way, are no longer looked upon as a world power. ¶ Letizia, the mother of ten, is worthy of more space than I am able here to give her. & There are those who say she was the real founder of the House of Rothschild. She died aged exactly one hundred, in the Red Shield, where she was married and where all of her children were born. ¶ She outlived the fall of Napoleon just forty years. She had a fine and pardonable pride in her kingly sons. ¶ Politics and world problems interested her. She was sane and sensible and happy to the last.





Philip D. Armour

PHILIP ARMOUR



W. D. Armour

PHILIP ARMOUR

A NYBODY can cut prices, but it
takes brains to make a better
article.—Philip D. Armour.

LITTLE JOURNEYS



PHILIP ARMOUR was born on May Sixteenth, Eighteen Hundred and Thirty-two, near the little village of Stockbridge, New York. He died at Chicago, January Sixth, Nineteen Hundred and One & The farm owned by his father was right on the line between Madison and Oneida Counties. The boys used to make a scratch in the road

and dare the boys from Madison to come across in Oneida. The Armour farm adjoined the land of the famous Oneida Community, where was worked out one of the most famous social experiments ever attempted in the history of civilization. However, the Armour family constituted a little community of its own, and was never induced to abandon family life for the group. Yet, for John Humphrey Noyes, Danforth Armour always had great respect. But he was philosopher enough to know that one generation would wind up the scheme, for the young would all desert, secrete millinery and mate as young men and maidens have done since time began. "Oneida is for those whose dream did not come true—mine has," he said.

The Armours of Stockbridge traced a pedigree to Jean Armour, of Ayr, brown as a berry, pink and twenty, sweet and thrifty, beloved of Bobbie Burns.

The father of Philip was Danforth Armour, and the father of Danforth Armour was James Armour, Puritan, who emigrated from the north of Ireland & James settled in

Connecticut and fortified his Scotch-Irish virtues with a goodly mixture of the New England genius for hard work, economy and religion. His grandfather had fought side by side with Oliver Cromwell and had gone into battle with that doughty hero singing the songs of Zion. He was a Congregationalist by prenatal influence ☞ And I need not here explain that the love of freedom found form in Congregationalism, a religious denomination without a pope and without a bishop, where one congregation was never dictated to nor ruled by any other. Each congregation was complete in itself—or was supposed to be. ☞ This love of liberty was the direct inheritance of James Armour. It descended to Danforth Armour and by him was passed along to Philip Danforth Armour. All of these men had a very sturdy pride of ancestry, masked by modesty, which oft reiterated, "Oh, pedigree is nothing—it all lies in the man. You do or else you don't. To your quilting, girls—to your quilting!"

When Nancy Brooks was beloved by Danforth Armour the fates were propitious. The first women school-teachers in America evolved in Connecticut. Miss Brooks was a school-teacher, the daughter of a farmer for whom Danforth Armour worked as a hired man.

Danforth was given to boasting a bit as to the part his ancestors had played as neighbors to Oliver Cromwell, at the time, and the only time, when England was a republic. ☞ Miss Brooks did not like this kind of talk and told the young man so straight at his red head. The Brooks family was Scotch, too, but they had fought on the side of Royalty. They were never rebels—they were true to the King—exactly

so! ¶ Now, there are two kinds of Scotch—the fair and the dark—the Highland and the Lowland—the Aristocrats and the Peasantry. Miss Brooks was dark, and she succeeded in convincing the freckled and sandy-haired man that he was of a race of rebels, also that the rule of the rebels was brief, brief, my lord, as woman's love. Then they argued as to the alleged brevity of woman's love. ¶ Here they were getting on dangerous ground. Nature is a trickster, and she spread her net and caught the Highland maid and the Lowland laddie, and bound them as with green withes as is her wont. So they were married by the Congregational "meenister," and for a wedding-tour fared forth westward to fame and fortune. "Out West" then meant York State, and the "Far West" was Ohio. They reached Oneida County, New York, and stopped for a few days ere they pushed on to the frontier. The site was beautiful, the location favorable. And the farmer at whose house they were making their stay was restless and wanted to sell out. ¶ That night the young couple talked it over. They had a few hundred dollars saved, sewed in a belt and in a dress bodice. They got the money out and recounted it. In the morning they told their host how much money they had and offered to give him all of this money for his farm. He was to leave them a yoke of oxen, a cow, a pig and six sheep. ¶ He accepted the offer, the money was paid, the deed made out and the man vacated, leaving the bride and groom in possession. ¶ So here they lived their lives; here they worked, planned, aspired, prospered; here their children were born and raised; and down at the village cemetery they sleep, side by side. In life they were never separated and in death they are not divided.



HE first requisite in education," said Herbert Spencer, "is that man shall be a good animal."

Philip D. Armour fulfilled the requirements. He was dowered with a vital power that fed his restless brain and made him a dynamo of energy for sixty-nine years—and with a little care at the last should

have run for ninety years with never a hot box.

He used to say, "If my ancestors had been selected for me by Greek philosophers, specialists in heredity, they could not have done better ♫ I can not imagine a better woman than my mother. My childhood was ideal. God did not overlook me."

¶ Well did this happy, exuberant, healthy man say that his parentage and childhood environment were ideal. Here was a family of six boys and three girls, brought up on a beautiful hillside farm amid as peaceful and lovely a landscape as ever the sun shone upon ♫ Down across the creek there were a hundred acres of bottom-land that always laughed a harvest under the skilful management of Danforth Armour. Yet the market for surplus products was distant, so luxury and leisure were out of the question ♫ And yet work was n't drudgery. Woods, hills, running streams, the open road, the sawmill and the grist-mill, the path across the meadow,—the miracle of the seasons, the sugar-bush, the freshet that carried away the bridge, the first spring flowers peeping from beneath the snow on the south side of rotting logs, the trees bursting into leaf, the hills white with blossoms of wild cherry and hawthorn, the Saturday afternoon when the boys could fish,

the old swimming-hole, the bathing of the little ones in the creek, the growing crops in the bottom-land, bee-trees and wild honey, coon-hunts by moonlight, the tracks of deer down by the salt-lick, bears in the green corn, harvest-time, hog-killing days, frost upon the pumpkin and fodder in the shock, wild turkeys in the clearing, revival meetings, spelling-bees, debates at the schoolhouse, school at the log schoolhouse in Stockbridge, barn-raisings, dances in the new barn, quilting-bees, steers to break, colts to ride, apple butter, soft soap, pickled pigs' feet, smoked hams, side meat, shelled walnuts, coonskins on the barn-door, winter and the first fall of snow, boots to grease, harness to mend, backlogs, hickory-nuts, cider, a few books and all the other wonderful and enchanting things that a country life, not too isolated, brings to the boys and girls born where the rain makes musical patter on the roof and the hand of a loving mother tucks you in at night! ¶ Here was a mother who gave to the world six sons, five of whom grew to an honored manhood and proved themselves men of power. One of the girls, Marietta, was a woman of extraordinary personality, as picturesquely heroic as Philip Armour, himself.

This mother never had a servant-girl, a laundress or a dress-maker. The manicure and the beauty-doctor were still in the matrix of time, as yet unguessed. ¶ On Sunday there was a full wagon-load of Armours, big and little, to go to the Congregational Church at Stockbridge. Let us hope the wagon was yellow and the horses gray. ¶ Do not imagine that a family like this is lonely. There is constant work; the day is packed with duties, and night comes with its grateful

rest. There is no time to be either bad or unhappy, nor is there leisure to reflect on your virtues. No one line of thought receives enough attention to disturb the balance of things. To be so busy that you "forget it" is very fortunate. ♪ The child brought up with a happy proportion of play and responsibility, of work and freedom, of love and discipline, has surely not been overlooked by Providence. ¶ The "problem of education" is only a problem to the superlative wise and the tremendously great. To plain people life is no problem. Things become complex only when we worry over them. ¶ So the recipe for educating children is this: Educate yourself.



WHEN Philip Armour was nineteen the home nest seemed crowded. The younger brothers were coming along to do the work and the absence of one "will be one less to feed" he said to his mother.

The gold-fields of California were calling. This mother was too sensible and loving to allow her boy to run away—if he was going, he should go with her blessing. She got together a hundred dollars in cash. With this and a pack on his back Philip started on foot for the land of Eldorado. ♪ Four men were in the party, All from Oneida County ¶ He walked all the way and arrived on schedule, after a six months' journey. Philip was the only one in the party who did not grow sick

nor weary. One died, two turned back, but Philip trudged on with the procession that seemed to increase as it neared the gold-fields. ¶ Arriving in California, this very sensible country boy figured it out that mining was a gamble. A very few grew rich, but the many were desperately poor. Most of those who got a little money ahead spent it in prospecting for bigger finds and soon were again penniless. He decided that he would not bet on anything but his own ability. Instead of digging for gold, he set to work digging ditches for men who had mines, but no water. This making ditches was plain labor, without excitement, chance or glamour. You knew beforehand just how much you would make. Philip was strong and patient—he could work from sunrise to sunset.

He was paid five dollars a day. ¶ Then he took contracts to dig ditches, and sometimes he made ten dollars a day. Parties who were “busted” and wished to borrow were offered a job. He set them to work and paid them for what they did, and no more. It was all a question of mathematics. In five years Philip Armour had saved eight thousand dollars. It was enough to buy the best farm in Oneida County and this was all he wanted. There was a girl back there who had taunted him and dared him to go away and make his fortune. They parted in a tiff—that’s the way she got rid of him. There was another man in the case, Philip was too innocent to know this. The peaceful hills of New York lured and beckoned. He responded to the call and started back home. In half the time it took to go, he had arrived. But alas, the hills had shrunk. The mighty stream that once ran through Stockbridge was but a rill. ¶ And the girl—the girl had married another—a

worthy horse-doctor. ¶ Philip called on her. She was yellow and tired and had two fine babies. She was glad to see her old friend Philip, but the past was as dead to her as the present. In her hand-grasp there was no thrill. She had given him a big chase; and soon his sadness made way for gratitude in that she had married the horse-doctor. He gave them his blessing. Philip looked around at farms—several were for sale, but none suited him.

On the way back from California he had traveled by way of the Great Lakes and stopped two days at Milwaukee. It was a fine city—a growing place, the gateway of the West and the market-place where the vessels loaded for the East. ¶ Milwaukee had one rival—Chicago, eighty-five miles south—but Chicago was on low, flat, marshy ground. It would always be a city, of course, because it was the end of navigation, but Milwaukee would feed and stock the folks who were westward bound. So to Milwaukee went Philip Armour, resolved to there stake his fortune in trade. ♪ Opportunity offered and he joined with Fred B. Miles, on March First, Eighteen Hundred and Fifty-nine, in the produce and commission business. Each man put in five hundred dollars. The business prospered. One of the great products in demand was smoked and pickled meats. At that time farmers salted and smoked hams and brought them to town, with furs, pelts and bags of wheat. ¶ All the tide of humanity that streamed into Milwaukee, westward bound, bought smoked or pickled meats—something that would keep and be always handy. ¶ These were winter-packed. The largest packer was John Plankinton, who was a success. John was knowing, and he

made Phil. Armour his junior partner, as Plankinton & Armour. Then business sizzled. They were at the plant at four o'clock in the morning. They discovered how to make a hog yield four hams. Our soldiers needed the hams and the barreled pork, so shortly more hogs came to market. The war's end found the new firm much stronger and well stocked with large orders for mess-pork, sold for future delivery at war-time prices, which contracts they filled at a much lower cost and to their financial satisfaction. Their guesser was good and they prospered. ¶ Meantime, the city of Chicago grew. It grew faster than Milwaukee. There was a rich country south of Chicago, as well as west, and of this Philip Armour had really never thought. ¶ Chicago was a better market for pickled pork and corned beef than Milwaukee, as more boats fitted out there, and more emigrants were landing on their way to take up government land. ¶ One of Mr. Armour's brothers, Joe, was a packer in Chicago. Another brother, H. O., was in the commission business there. Joe's health was bad, so in Eighteen Hundred and Seventy, Philip Armour came to Chicago, and shortly the house of Armour & Company came into being—H. O. Armour going to New York to look after Eastern trade and financing. In those day branch houses were unknown and packing-house products were handled by jobbers.





PHILIP DANFORTH ARMOUR was the Father of the Packing-house Industry. The business of the Packing-house Industry is to gather up the food-products of America and distribute them to the world.

¶ Let the fact here be stated that the world is better fed today than it ever has been since Herodotus sharpened his faber

and began writing history, four hundred and fifty years before Christ. ¶ In this matter of food, the danger today lies in overeating and not in lack of provender. ¶ The business of Armour & Company is to buy from the producer and distribute to the consumer. ¶ So Armour & Company has to satisfy two parties—the producer and the consumer. ¶ Both being fairly treated have a perfect right to grumble.

The buyer of things which Nature forces the man to buy, is usually a complainer, and he complains of the seller because he is near, just as a man kicks the cat and takes it out on his wife, or the mother scolds the children. ¶ To the farmers, Armour used to say with stunning truth, "You get more for your produce today than you got before I showed up on the scene; and you get your money on the minute, without haggle or question. I furnish you an instantaneous market." ¶ To the consumer he said, "I supply you with regularity and I give you quality at a price more advantageous to you than your local butcher can command. My profit lies in that which has always been thrown away. As for sanitation, go visit your village slaughter-house and then come and see the way I do it!"

Upton Sinclair scored two big points on Packingtown and its Boss Ogre. They were these: First, the Ogre hired men and paid them to kill animals. Second, these dead animals were distributed by the Ogre and his minions and the corpses eaten by men, women and children. ¶ It was a revolting revelation. It even shook the nerves of a President, one of the killingest men in the world, who, not finding enough things to kill in America, has now gone to Africa to kill things, that their pelts may decorate our parlors.

“You live on the dead,” said the Eastern pundit, reproachfully, out of his yellow turban, to the American, who had just ordered a ham sandwich. “And you eat the living,” replied the American, as he handed a little hand-microscope to the pundit and asked him to focus it upon his dinner of dried figs. The pundit looked at the figs through the glass, and behold, they were covered with crawling, wiggling, wriggling, living life! And then did the man from the East throw the microscope out of the window, and say, “Now there are no bugs on these figs!” ¶ That which we behold too closely is apt to be repulsive. Fix your vision upon any of the various functions of life and the whole thing becomes disgusting, especially so if we contemplate the details of existence in others. Personally, of course, we, ourselves, in thought and action are sweet and wholesome—but the others, oh, ah, bah, phew, ouch or words to that effect! ¶ Armour’s remark about the village slaughter-house was getting close home. If bad meat was ever put out, it was from these secret places, managed by one or two men who did things in their own sweet way ✽ Their work was not inspected ✽ They themselves were the sole judges. There were not even employees to see

and blackmail them if they failed to walk the chalk-line. They bought up cattle, drove them in at night and killed them. No effort was made to utilize the blood or offal and this putrefying mass advertised itself for miles. Savage dogs and slaughter-houses go together, as all villagers know, and there were various good reasons why visitors didn't go to see the local butcher perform his pleasing obligations. ¶ The first slaughter-houses in Chicago were just like those in any village. They supplied the local market. ¶ At first the offal was simply flung out in a pile. Then, when neighbors complained, holes were dug in the prairie and the by-product buried. ¶ About Eighteen Hundred and Eighty-two, a decided change in methods occurred. The first thing done was to dry the blood, bones and meat-scrap, and sell this for fertilizer. Next came the scientific treatment of the waste for glues and other products. Chemists were given a hearing, patient and most courteous. ¶ One day Armour beckoned C. H. MacDowell into his private office and said confidentially—"I say, Mac, if a man calls who looks like a genius or a fool, wearing long hair, whiskers and spectacles, treat him gently—he's a German and may have something in his head besides dandruff." ¶ MacDowell is one of the Big Boys at Armour's. He was a stenographer, like my old Bryant & Stratton chum, Cortelyou, and in fact is very much such a man as Cortelyou. "Mac" is the head of the Armour Fertilizer Works and is distressed because he can't utilize the squeal—so much energy evaporating. It is his business to capitalize waste. ¶ It was the joke of the place that if a German chemist arrived, all business was paralyzed until his secret was seized. Jena, Gottingen and Heidelberg

became names to conjure with. Buttons were made from bones, glue from feet, combs and ornaments from horns, curled hair from tails, felt from wool, hair was cured for plaster, and the Armour Fertilizer Works slowly became grounded and founded on a scientific basis, where reliable advice as to growing cotton, rice, yams, potatoes, roses or violets could be had. ¶ ‘‘Meat’’ is the farmers’ product. This meat is consumed by the people. One-half of our population are farmers and all farmers raise cattle, sheep, poultry and hogs. Trade follows the line of least resistance; and the natural thing is for the local butcher to slaughter, and supply his neighborhood. There is only one reason why the people in East Aurora should buy meat of Armour, as they occasionally do, and that is because Armour supplies better meat at a lower price than we can produce it. If Armour is higher in price than our local butcher, we buy of the local man. The local butcher fixes the price, not Armour, and the local farmer fixes the price for the local butcher. Armour always and forever has to face this local competition. ¶ ‘‘I am in partnership with the farmer,’’ Philip Armour used to say, ‘‘Their interests are mine and their confidence and good will I must merit, or over goes my calabash.’’ ¶ The success of capital lies in ministering to the people, not in taking advantage of them. ¶ And every successful business house is built on the bed-rock of Reciprocity, Mutuality and Co-operation. That legal Latin maxim, ‘‘Let the buyer beware,’’ is legal fiction. ¶ It should read, ‘‘Let the seller beware,’’ for he who is intent on selling the people a different article than that which they want, or at a price beyond its value, will stay in trade about as long as that famous snowball will last in Biloxi.



ESIDES being the father of the Packing-house Industry, Philip D. Armour was a manufacturer of and a dealer in Portable Wisdom. His teeming brain took in raw suggestions and threw off the completed product in the form of epigrams, phrases, orphics, symbols. To have caught these crumbs of truth that fell from the rich man's table might have placed many a penny-a-liner beyond the reach of mental avarice. One man, indeed, swept up the crumbs into a book that is not half crumby. The man is George Horace Lorimer, and his book is called, "Letters of a Self-Made Merchant to His Son."

Lorimer was a department manager for Armour and busied himself, it seems, a good deal of the time, in taking down disjecta, or the by-product of business. Armour was always sincere, but seldom serious. There is a lot of quiet fun yet among the Armour folks. When the Big Boys dine daily together, they always pass the persiflage. Lorimer showed me a bushel of notes—with which he proposes some day to Boswellize his former Chief. Incidentally, he requested me never to mention it, but secrets being to give away, I state the fact here, in order to help along the virtuous and hard-working young man, the son of the Rev. Dr. George C. Lorimer, a worthy Baptist preacher.

"Keep at it,—do not be discouraged, Melville,—a preacher's son is usually an improvement on the sire," said Philip D. Armour to Melville Stone, who was born at Hudson, McLean County, Illinois, the son of a Presiding Elder.

“I’m not worrying,” replied the genealogical Stone. “You and I were both born in log houses, which puts us straight in line for the Presidency.” ¶ “Right you are, Melville, for a log house is built on the earth, and not in the clouds.”

Then this came to Armour, and he could not resist the temptation to fire it: “Boys, all buildings that really endure are built from the ground up, never from the clouds down.”

¶ No living man ever handed out more gratuitous advice than Philip Armour. He was the greatest preacher in Chicago. With every transaction, he passed out a premium in way of palavar. ♪ He loved the bustle of business, but into the business he butted a lot of talk—helpful, good-natured, kindly, paternal talk, and often there was a suspicion that he talked for the same reason that prize-fighters spar for time. “Here, Robbins, get off this telegram, and remember that if the rolling stone gathers no moss, it at least acquires a bit of polish.” ¶ “Say—Urion, if you make a success as my lawyer you have got to get into the rings of Orion—be there yourself, the same as the man that’s to be hung. You can’t send a substitute.”

To Comes—now Secretary of Armour & Company—“I suppose if I told you to jump into the lake you’d do it. Use your head, young man—use your sky-piece!” And he did.

¶ This preaching habit was never pedantic, stiff or formal—it gushed out as the waters gushed forth from the rock after Moses had given it a few stiff raps with his staff.

Armour called people by their first names as if they all belonged to his family, as they really did, for all mankind

to him were one. He thought in millions, where other big men thought in hundreds of thousands, or average men thought in dozens. "Hiram," he once said to the Rev. Hiram W. Thomas—for when he met you, you imagined he had been looking for you to tell you something—"Hiram, I like to hear you preach, for you are so deliberate that as you speak I am laying bets with myself as to which of a dozen things you are going to say. You supply me lots of fun. I can travel around the world before you get to your firstly."

¶ For all preachers he had a great attraction, and it was n't solely because he was a rich man. He supplied texts, and he supplied voltage. Most men put on a pious manner and become hypocritically proper when a preacher joins a group, but not so Philip Armour. If he used a strong word, or a simile uncurried, it was then. They liked it.

"Mr. Armour, you might use a little of your language for fertilizer, if times were hard," once said Robert Collyer. And the answer was, "Robert, I'm fertilizing a few of your fallow acres now, as any one who goes to hear you preach next Sunday will find out, if they know me."

A committee of four preachers once came to him from a country town a few miles out of Chicago, asking him to pay off the debt on their churches. It seems they had heard of the Armour benevolence and decided to beard the lion in his den. He listened to the plea, and then figured up on a pad the amount of the debt. It was fifteen hundred dollars. The preachers were encouraged—they had the ejaculation, "God bless you!" on tap, when Mr. Armour said, "Gentlemen, four churches in a town the size of yours are too many.

Now, if you will consolidate and three of you will resign and go to farming, I'll pay off this debt now.'

The offer was not accepted.

When Armour was asked to subscribe one thousand dollars to a fund to provide an auditorium and keep Prof. Swing in Chicago, Swing having just been tried for heresy, he said, "Chicago must not lose Swing—we need him. If I had a few of his qualities, and he had a few of mine, there would be two better men in Chicago today. Yes, we must keep Swing right here. Put me down for a thousand. I don't always understand what Swing is driving at, but that may be my fault. And say, if you find you need five thousand from me, just let me know, and the money is yours."

There is no use trying to work the apotheosis of Philip D. Armour: he was in good sooth a man. "I make mistakes—but I do not respond to encores," he used to say. When a man told of spending five thousand dollars on the education of his son, Armour condoled with him thus: "Oh, never mind, he'll come out all right—my education is costing me that much every week." ¶ Philip Armour was a very human individual. He liked to play the big and magnanimous,—to give an elevator-boy a dollar, or surprise a clerk by a saying he always had in electrotype, to wit: "Keep the change." Often he would walk six blocks to save street-car fare, and on the way, hand a crossing-sweeper fifty cents. Apple-women were his protegees, and when newspapers came down to three cents and finally one, he always paid the boy five cents, and said, "Be honest, sonny, be industrious, be saving and you'll win." One of the Big Boys at Armour's

is a character called "Alibi Tom." Time has tamed Alibi, but when he was twenty-two—well, he was twenty-two. ¶ Now Philip Armour was an early riser, and at seven o'clock he used to be at the office ready for business, the office opening at eight. Sometimes he would come even earlier, and if he saw a clerk at work before eight, he might, under the inspiring spell of the brisk early-morning walk, step over and give the fellow a five-dollar bill. ¶ Well, Alibi had never gotten one of these five-dollar bills, because he was usually in just before St. Peter closed the gate. Several times he had been reproved, and once Mr. Armour had said, "Tom, be late once more and you are a has-wazzer." ¶ Shortly after this, one night, Alibi Tom had a half-dozen stockmen to entertain. They had gone to Hooley's and Sam T. Jack's, then to the Athletic Club and then they called on Hinky Dink and "Bath House John," the famous Cook County literary light. ♪ Where else they had gone they could not remember. ¶ It was about three o'clock in the morning, when it came over Tom like a pall that if he started for home now and went to bed he would surely be late again and it might cost him his job.

He proposed that they make a night of it. The stockmen were quite willing. They headed for the Stock-yards, stopping along the way to make little visits on certain celebrities. At five o'clock they reached the Armour plant, and Tom stowed his friends away with the help of a friendly watchman. Then he made for the shower-bath, rubbed down, drank two cups of coffee and went to his desk. It was just six-thirty, and being winter, was yet dark. He had n't any more than yawned

twice and stretched himself, wondering if he could hold out until noon, when he heard the quick step of "the old man." Tom crouched over his pretended work like a devil-fish devouring its prey. He never looked up, he was that busy. ¶ Mr. Armour stopped, stared, came closer—yes, it was Tom, the late Alibi Tom, the chronic delinquent. ¶ "Well, well, well, Tom, the Lord be praised! you have given yourself a hunch at last—keep this!" And Armour handed out a brand-new, crisp, five-dollar bill. ¶ Tom had now set a stake for himself—he had to make good, die or hike. ¶ He decided to make good. ¶ The next month his pay was raised twenty-five dollars, and it has been climbing a little every year since.



PHILIP D. ARMOUR was a man of big mental and physical resources—big in brain, rich in vital power, bold in initiative and cautious when he should be.

Armour had two peculiar characteristics—he refused to own more land than he could use. ¶ His second peculiarity was that his only stimulant was tea. If he had an unusually big problem to pass upon, he cut down his food and increased his tea. Tea was his tippie. It opened up his mental pores and gave him cosmic consciousness. Armour had so much personality—so much magnetism—that he had but few competitors in his business. One of these was Nelson

Morris. ¶ Now, Morris was a type of man that Armour had never met. Morris was a Jew—a Bavarian—who affected music, art and philosophy. ¶ Nelson Morris, small, smooth of face, humming bars from Bach and quoting Schopenhauer, buying hogs at the Chicago Stock-yards and then killing these hogs for the gastronomical delectation of Christians, was a sort of all 'round Judaic genius. ¶ The Mosaic Law forbids the Jews eating pork, but it places no ban or bar on their dealing in it.

Nelson Morris bought hogs at Four A. M., or as soon as it was light. Armour found him at it when he arrived, and Philip Armour was usually the earliest bird on the job. ¶ Yet Armour was n't afraid of Morris—the Jew merely perplexed him. One day Armour said to MacDowell, his secretary, "I say, Mac, Nelson does n't need a guardian!"

The Jew was getting on the Armour nerves—just a little. Armour was always on friendly terms with his competitors—he was on friendly terms with everybody—he had no grouch and never got in a grump. Socially he was irresistible. He got up close—invited confidence—made friends and held them. There was never a man he would n't speak to. He was above jealousy and beyond hate, yet of course, when it came to a show-down, he might hit awfully hard and quick, but he always passed out his commercial wallop with a smile. ¶ When Sullivan met Corbett at New Orleans, Gentleman Jim landed the champion a terrific jolt with his right, smiled sweetly and said, "To think, John, of your coming all the way from Boston to get that—also this"; then he gave him another with his left. One morning, at daylight, when Morris

got to the Stock-yards, he found all the pens empty. Armour and his pig-buyers had been around with lanterns all night hunting up the owners and bulling the market. "To think," said Armour to Morris, "to think of your coming all the way from Bavaria hoping to get the start of me!" Both men smiled serenely. ¶ The next week whole train-loads of pigs were coming to Chicago consigned to Nelson Morris. He had sent his agents out and was buying of the farmers, direct. ¶ Soon after, Armour casually met Morris and suggested that they lunch together that day. The Jew smiled assent. He had scored a point—Armour had come to him.

So they lunched together. The Jew ate very little. Both men talked but said nothing. They were waiting. The Jew ate little, but he drank three cups of tea.

Armour insisted on paying the check, excused himself somewhat abruptly and hurried to his office. He sent for his lieutenants. They came quickly, and Armour said, "Boys, I've just lunched with Nelson Morris. I think we'd better come to an understanding with him as to a few little things we shall do and a few we shall not do—he drinks nothing but tea."





HILIP D. ARMOUR, unlike many other wise men, had a habit of hiring his relatives ♫ He took his brothers off the farm and made them bankers or packers. He hired people he had known in his boyhood or who had come from "that dear, old Oneida County." Some of these turned out well and sometimes their benefactor got their eternal enmity through helping them into a position which they could not fill. Armour set a rapid pace; he made big demands, and only a right sterling character could stay in the game. But one notable exception was Everett Wilson, a Madison County boy ♫ This was credential enough to get him the job, and then he had to hold it down of himself. ¶ And he held it down. Everett Wilson is now Superintendent of the Armour Branch Houses, and there are four hundred of these. And you know what happens when meat does n't get around on time! ¶ "Where do you get your best men?" I once heard Joseph Medill ask Philip Armour.

"I raise them—I raise them!" was the answer.

This was only poetically true, for Philip Armour was always looking for talent. Often, as he walked down the street he would make comments on men that he passed, thus: "Thinks more of clothes than of books—gets fifteen a week and is worth ten." ¶ "Late hours—booze—too smart—will be old at forty." "Good boy—not too much top-head. He is going somewhere on an errand—wish he would come to me for a job—he does n't know too much." ¶ "He's needlessly sensitive and

foolishly good—he'll have to be coddled, or he'll get a sour spot in his soul and imagine you have it in for him."

"Good man, educated and all that, but too much daylight under the saddle-girth. He won't stand without hitching. Put him in the business bull-ring and he'd spend most of his time figuring how to get out of work."

"He's a race-horse, and can do everything but go fast" ❧ This running comment was immensely amusing to his companions, and when Armour got on what they called a phrenological rampage, the listeners were glad to let him go it. "He can estimate the number of grains on an ear of corn, can guess the weight of a steer, or size up a human being better than any other man in Chicago," once said Long John Wentworth. ¶ George Robbins was hired on one of these snap-shot judgments. "We will all be working for him yet," said Armour ❧ And now this man Robbins is President of the Armour Car Lines.

Another Armour discovery, Thomas J. Connors—who is known as "Tom" by his friends—introduced the new-style Western dressed beef to the Eastern palate. He was on the firing-line in the early dressed-beef days—and that meant something. The public took kindly to the new scheme, but the Eastern butchers did not. The idea hurt their feelings via their pocketbook—they were fighting mad—and sat up nights thinking of mean things to say and new tricks to turn. Tom, however, was too many for them. He was such a resourceful scrapper and with it all so good-natured and tactful about it that even after he had walloped them they secretly liked the way he did it, and became strong

friends of the house. Connors located the branch-house outposts—they succeeded because they meant “more for many”—and today the branch houses of Armour are all over the world. ¶ Of Connors, I once heard Armour say, “He is descended from an Irish King, and yet if I tell him to turn mason he does n’t demand a mahogany hod” ✽ Arthur Meeker is one of the “old guard,” as the leaders of the time of Philip Armour are sometimes called. He was grumbling one day—somewhat cautiously—at the prospect of a winter trip to Europe. “Meeker,” said Armour, “you are like the Texan in the country store who yawningly remarked: ‘I have got ter go ter Palestine tomorrer and get drunk, and I hate it like the devil.’”

The Treasurer of the Company is S. McRoberts, hired originally simply on account of the “Mc.” “He put on that Mc when he applied to me for a job, because he knew it would catch me—and it did. Then the rogue really made good, and now I could n’t do without him,” said Armour ✽ E. E. Chandler is another of Philip Armour’s rich finds. “I hired him because he was gawky, and could never bank either on his grace or good looks. If he ever succeeded I knew it would have to be by plain hard work, and I made no mistake.” ¶ This hearty interest in the possibilities of men interested him quite as much as making money. He gloried in seeing a young man placed in a trying position and master its difficulties. It was this interest in education and human evolution that prompted him to endow the Armour Institute of Technology, that most worthy concern, where young folks are taught to do things, instead of merely talk about them.

Philip Armour put over four million dollars into the Armour Institute, and while this school has done and is doing splendid work, Armour had an ideal of education which the world has never seen worked out. Had not death placed a quietus on his restless brain he would have taught us an unforgettable pedagogic lesson. And the lesson would have been this: How to get an education without having to quit work to acquire it.

An Industrial and Technical University where the student could earn his living and get an education at the same time was in his heart. Of all men Philip Armour knew the danger of separating the youth from his work, in order to educate him for his work. "To earn one's living is just as necessary a part of education as to learn Latin," he used to say. He prophesied the decline of the old idea of the classics, and pictured the day when Character, Competence, and lastly, Facts, would be the things desirable.

Philip Armour realized that the best he, himself, could do, was to keep his business separate from his school. To combine them was his dream and ambition. But how to do it, was the question. Human limitations seemed to forbid. "As yet, it looks as if we could no more do it than a railroad can operate refrigerator-cars," he once said to Luther Laflin Mills. ¶ Dr. F. W. Gunsaulus, President of Armour Institute, is a great man—he is great enough to realize that the world has never yet produced a man who was supreme as an industrial and economic organizer, and yet was great as a teacher. Dr. Gunsaulus believes this man will yet come—the prayer of the world is for his birth and evolution—and

Philip D. Armour was the first man in America to scan the horizon, looking for his star in the East.



SI sit quietly in this cabin in the woods and write, there comes to me that popular adage about rich men's sons. I mean that particular remark which is twin to the saying concerning preachers' sons.

Possibly no one will accuse me of being prejudiced in favor of preachers, but the truth is that a list of sons of clergymen who have achieved distinction would include some of the brightest names in history. In paternity the clergy set the Hittites a pace. As for riches, a man with a fortune of fifty thousand dollars may have a family of mollycoddles quite as readily as can the multi-millionaire. Don't be discouraged! Now please take this list of twelve Great Business Men which makes up this series of **LITTLE JOURNEYS**. Here we have James Oliver and his son, Joseph D., a superbly strong and competent man. Then, we have John Wanamaker and his son, Rodman, a young man who is thrown into the shadow by the fame of his father, but who otherwise would have been distinguished—a very safe, sane, sensible and able man. Next, we have James J. Hill, who has the good sense to turn the active management of much of his business over to his son, Louis, knowing the work would be better done than if he tried to do it himself.

As for Mayer Rothschild, he raised five sons and five daughters, all economists of such skill in finance that they nearly bagged the world. ¶ John Jacob Astor had a son who could give his father clubs and spades and beat him at his own game, according to a remark once flung off by Commodore Vanderbilt, whose son, William H., did nearly as much for him. ¶ The most we can say of Robert Dale Owen, son of Robert Owen, is that he served ten years in Congress.

In the present instance, J. Ogden Armour has met obstacles and solved problems which were quite beyond his father.

¶ J. Ogden Armour reverences the name of his father, and has profited by his example, and he, himself, would be the last to acknowledge that he has outstripped him as an originator, a creator, an economist and a financier. But such is the actual fact.

Philip Armour in his life gave employment to more men than any other single living man. J. Ogden Armour gives work to twice as many people as his father ever did.

¶ Philip Armour was the son of his mother, and so is J. Ogden Armour. Philip Armour was a diamond in the rough. He was a diamond all right, and at times he was rough. There were several very noticeable flaws in the Armour crystallized carbon. His exuberance was magnificent, but his habit of giving advice would have been a weariness to the flesh if any one else had tried it. He liked to go down to the Armour Institute and make a little Samuel Smiles speech to the assembled youth. His vocabulary at times surely needed to be put on a buffing-wheel. His stories often required formaldehyde; then his habit of giving out new dollar bills was not a

mark of greatness, and since I profited by this propensity, I have a perfect right to criticize it. Armour liked to relax and play the grand and magnificent, impulses sometimes called Chicagoese. But these things are not spots on the son. Ogden Armour is like a quail in a stubble-field. He is so modest in dress, manner and action that he fades into the landscape, and is merely a part of the ensemble. He never rivals the acetylene, nor does he jostle those who have taken the center of the stage. He abjures the spot-light.

When the Hon. John Morley was in Chicago, and spent several hours at the Armour plant, he said, "Now, before I go, I want to see the man at the head of this wonderful business!" And the answer was, "Why, you have been talking with him for an hour." ¶ "Impossible! I knew the gentleman's name was Armour, but he never once said, 'I did it'—nor did he refer to my father. He spoke of 'Mr. Armour.' " ¶ And John Morley mused and murmured, "But how Chicago and Chicago men have been lied about!"

Belle Ogden, the mother of J. Ogden Armour, is a rare woman—rare in her poise, grace and mental ballast. She was a fit helpmeet for Philip Armour, and he never failed to give his wife due credit for his own successes. Philip Armour never went out to spend the evening, took few holidays, attended no Four-o'clocks, went to few plays. His life was devoted to business, and when he played it was out-of-doors. He loved horses, and always had a few that could "step along." His wife never ran rival to him, nor attempted to drag him out and place him on display. She knew his needs and ministered to them. She gave him peace.

She never publicly corrected his statements, nor put him straight as to facts and dates. And best of all, she always laughed at his jokes—and this is the final test of marital fidelity. ¶ “My culture is mostly in my wife’s name,” said Philip Armour to Leonard Swett, and this was a jest in earnest. If J. Ogden Armour ever thinks of that remark of his father’s, “I could not possibly have picked better parents—God has been good to me,”—he must instinctively echo, “Here, too!” Philip Armour valued money, but he prized it only as a measure of power. His joy was in doing things—in overcoming difficulties—in planning, building, devising, creating. His ambitions always outstripped his resources, and so he usually felt poor. He did not hoard money; he invested it so it would set more men to work. The house of Armour & Company has always been a great borrower, for it is ever growing, expanding, building. ¶ Much of the recent criticism of our industrial leaders has been by people unversed in both economics and psychology, and unable by temperament to comprehend or appreciate the burdens of a captain of industry. They do not know that a man whose heart is set on making money, never makes much money. Neither do they know that a life of luxury and ease is not typical of “the men who own America.” J. Ogden Armour inherited a vast business, and he has met the responsibility of administering it bravely yet modestly. He has conserved and protected this business and thereby has he protected the interests of the vast army of workers to whom it gives employment. And he has also protected the public that this business serves. ¶ At the new palatial office-building of Armour & Company

there is a daily conference of the heads of departments ☞ The Big Boys dine together and talk things over with a frankness of criticism that might be appalling if it were not all delightfully good-natured ☞ Men who carry big responsibilities, I have noticed, are always able to laugh. ☞ They must relax and rest at times, otherwise they could not go on. "The Infinite Love that made the Burden, also prepared the Back," says the *Kasida*. It was this joy in life that gave Philip Armour his strength, and his heroic soul still pervades the place. Let no theorist convince you that corporations have no souls—the only corporation that has no soul is a dead one. The idea of the corporation was a legal device of the Romans, and it never ceased to excite the admiration of Lord Coke, who referred to it as "an intellect without decline, a body without death, a soul with a purpose that ever inspires."

Certain fixed policies prevail at Armour's. One of these is that there must be no misrepresentation. That absolute frankness must prevail between the house and its patrons. That all complaints must be carefully and courteously considered and then adjusted. That no hasty or ill-tempered letter shall ever be written. That no product is ever "good enough"—it must, if possible, be made better.

In no position can one get so good a side-light on J. Ogden Armour as at the daily lunch. There he is relaxed and at his ease. His own order is very slight—his eating is simple. He thanks you when you pass the brown bread, and is courteous to the waiter, without being familiar. You can

always tell a gentleman by his attitude toward those who are socially beneath him.

Ogden Armour inspires respect, but not fear. He is a good listener, and to listen is a fine art. Undivided attention confounds the fool, and encourages the man of brains. Philip D. Armour used to "give the calf more rope," and Ogden does the same. This habit has made his lieutenants rapid, quick, alert and epigrammatic. If some one is going to make close note of your vaporings, you soon learn to condense. ¶ I noticed that when Ogden Armour wants something done he has a way of asking, thus: "Mr. Merritt, don't you think that we had better," etc. It is a subtle form of compliment that brings out the best—provided your man is really a man. And when Mr. Armour was talking to E. B. Merritt he knew his man. Merritt is a newspaper product who dotes on printer's ink and is stuck on the glue-roller. He was once a printer's devil and has never fully recovered. He knows the science of advertising probably as well as any man in Chicago—a city that has not hidden her light under a bushel—and Mr. Armour knows he knows, hence his order put in the form of asking advice.

In speaking of their Chief in his absence, these Big Boys often call him "Mr. Ogden," a term which implies both affection and respect. They abbreviate the name with characteristic economy, yet without loss of dignity.

J. Ogden Armour is not a college graduate ☞ He attended the Yale Sheffield Scientific School for two years; then he entered the service of Armour and Company, via the bill-desk route, at eight dollars a week, with no favors asked or

given. He is, from a business viewpoint, decidedly friendly to college men, and is especially favorable to young men educated in technical and manual-training schools. This is shown by his keen interest in the Armour Institute of Technology and its output. He feels that his business, from an operating standpoint especially, is materially strengthened when handled by men possessing trained technical minds combined with "farm sense," the latter, of course, being primary. His greatest difficulty has been to secure educated young men who keep their feet on the ground—who have been bred close to the grass—who have definite objects in life and who appreciate that honesty, sane invention, hard work and patience will bring results. He wants young men whose geometrical knowledge starts with a full appreciation of the dimensions and value of a dollar and what must be delivered to get it & He approves of methodical, steady thinkers and workers, educated men who have respect for practical men—men who are willing to begin at the bottom—to submit to discipline—ready to volunteer—anxious to please by doing—and they are not growing on every campus.





RIOR to the invention of the refrigerator-car, the business of the packer was to cure salt meats and pack them for transportation. Besides this, he supplied the local market with fresh meats.

Up to the early Eighties fresh meat was not shipped any distance except in mid-winter, and then as frozen meat ❧ Surplus

Western cattle were shipped East alive—and subject to heavy risks, shrinkage and expense. About fifty per cent of the live weight was dressed beef—balance non-edible—so double freight was paid on the edible portion. Could this freight be saved? About this time Hammond, of Detroit, mounted a refrigerator on car-wheels, loaded it with dressed beef and headed it for New York—where the condition of the meat on arrival satisfied every one in the trade except the local slaughterer. ¶ The car was crude—but it turned the trick—a new era had arrived. The corn-belt came into its own. “Corn was King”—the steer, the heir apparent. ¶ Phil Armour saw the point. Pay freight on edible portion only. Save the waste. Make more out of the critter than the competitor can. Pay more for him—get him. Sell the meat for less. Get the business—grow ❧ And he got busy perfecting the refrigerator-car.

Armour called together railroadmen and laid the project before them. They objected that a car, for instance, sent from Chicago to New York would required to be iced several times during the journey, otherwise there might be the loss of the entire load. A car of beef was worth fifteen hundred

dollars. The freight was two hundred dollars or less. The railroadmen raised their hands in horror. Besides transporting goods they would have to turn insurance company. Armour still insisted that they could and should provide suitable cars for their patrons.

The railroadmen then came back with this rejoinder: "You make your own cars and we will haul them, provided you will ask us to incur only the ordinary risks of transportation." Armour accepted the challenge—it was the only thing to do. He made one car, and then twenty. Fresh beef was shipped from Chicago to New York, and arrived in perfect order. To ship live cattle long distances, he knew was unwise. And he then declared that Omaha, Kansas City, Saint Paul and various other cities of the West would yet have great slaughter-houses, where livestock could be received after a very short haul. The product could then be passed along in refrigerator-cars, and the expense of ice would not be as much as to unload and feed the stock. But better than all, the product would be more wholesome. & Armour began to manufacture refrigerator-cars. He offered to sell these to railroad-companies. A few roads bought cars, and after a few months proposed to sell them back to Armour—the expense and work of operating them required too much care and attention. Shippers would not ship unless it was guaranteed that the car would be re-iced, and that it would arrive at its destination within a certain time.

In the Fall, fresh peaches were being shipped across the lake to Chicago from Michigan. If the peaches were one night on the way they arrived in good order.

This gave Armour an idea—he sent a couple of refrigerator-

cars around to Saint Joseph, loaded them with fresh peaches and shipped them to Boston. He sent a man with the cars who personally attended to icing the cars, just as we used to travel in the caboose to look after the livestock. ¶ The peaches reached Boston, cool and fresh, and were sold in an hour at a good profit. At once there was a demand for refrigerator-cars from Michigan—the new way opened the markets of America to the producer of fruits and vegetables.

¶ There was a clamorous demand for refrigerator-cars. ¶ The reason a railroad can not afford to have its own refrigerator-cars is because the fruit or berry season in any one place is short. For instance, six weeks covers the grape period of the Lake Erie grape-belt; one month is about the limit on Michigan peaches; strawberries from Southern Illinois are gone in two or three weeks.

Therefore, to handle the cars advantageously, the railroads find it much better to rent them, or simply haul them on a mileage. The business is a specialty in itself, and requires most astute generalship to make it pay. Cars have to be sent to Alabama in February and March; North Carolina a little latter; then West Virginia. These same cars then do service in the Fall in Michigan. It naturally follows that much of the time cars have to be hauled empty, and this is a fact that few people figure on when computing receipts from tonnage. Now, instead of the good old way of sending a man in charge, there are icing-stations, where the car is looked for, thoroughly examined and cared for as a woman would look after a baby. In order to bring apples from Utah to Colorado, and oranges from California to Arizona, icehouses have been built on the desert at vast expense. And this in a

climate where frost is unknown. ¶ To work the miracle of modern industrialism requires the help of bespectacled scientists from Germany, and a fine army of artists, poets, painters, plumbers, doctors, lawyers, beside the workers in wood and metals.

In the operation of the Private Car Lines, no doubt there have been occasional errors and mistakes in judgment, but these are being eliminated as time goes on. To make life hard does not mean success to any one, and the modern businessman knows it. The charge that ice melts is probably true, but the fact remains that the producer and the consumer are vastly benefited by this wonderful enterprise that carries things in safety from where they are plentiful to where they are needed. The whole business is a creation, and beneficent one. It has opened up vast territories to the farmer, gardener and stock-raiser, where before cactus and sagebrush were supreme, and the prairie-dog and his chum the rattlesnake held undisputed sway. ¶ To the wealth of the world it has added untold millions, not to mention the matters of health, hygiene and happiness for the people. If the world wants more fruits and vegetables, and less meat, let it say the word, and the Armour refrigerator-cars will bring the savory things to your door ❀ These truths came to me strongly the other day at Norfolk, Virginia, where I saw an Armour refrigerator-car being loaded with violets—fresh and fragrant—bound for Pittsburgh ❀ ❀





HE Scotch-Irish blood carries a mighty persistent corpuscle. It is the blood that made the Duke of Wellington, Lord "Bobs," Robert Fulton, James Oliver, Cyrus Hall McCormick, James J. Hill and Thomas A. Edison & It makes fighters, inventors and creators—stubborn men who never know when they are licked. They

can live on nothing and follow an idea to its lair. They laugh at difficulties, grow fat on opposition, and obstacle only inspires them to renewed efforts. ¶ Yet their fight is fair, and in the true type there is a delicate sense of personal honor which only the strong possess. Philip D. Armour's word was his bond. He never welched, and even his most persistent enemies never accused him of double-dealing. When he fought, it was in the open, and fought to a finish. Then when his adversary cried, "Enough!" he would carry him in his arms to a place of safety and bind up his wounds. When rightly approached his heart was as tender as a girl's.

Once upon a time Armour had sold for May delivery through elevators in Chicago some three million odd bushels of wheat he had purchased in the Northwest. During late March he suspected that some of his friends owning wheat stored in these elevators intended to keep it there during May so that he could not make his deliveries. Things were doing—May wheat sky-rocketed. Armour was in a pocket—newspaper ways. Was he? In forty days he had a three-million-bushel elevator approaching completion—Dave Simpson, his builder, with three shifts of eight-hour workers, turning the trick &

The new elevator did n't cost him anything. He filled his contracts. ¶ In business he paid to the last cent; and he expected others to pay, too. For clerks in a comatose state, and the shirker who would sell his labor and then connive to give short count, he had no pity; but for the stricken or the fallen, his heart and his purse were always open. He gloried in work and he could not understand why others should not get their enjoyment out of work also.

He kept farmers' hours throughout his life, going to bed at nine o'clock and getting up at five. He prized sleep—God's great gift of sleep—and used to quote Sancho Panza, "God bless the man who first invented sleep."

Yet he slept only that he might arise and work. To be well and healthy and strong and joyous was to him not only a privilege but a duty. If he used tobacco it was never during business hours. For strong drink he had an abhorrence, simply because he thought it useless, save possibly as a medicine, and he believed that no man would need medicine if he lived rightly.

That very able and usually sensible man, Arthur Brisbane, in a recent article suggests that Armour & Company would do well to install canteens on their plant for the benefit of their workmen, instead of allowing these workmen to patronize the cheap saloons that hang upon the fringe of Packingtown. ¶ The suggestion was probably well meant, but nothing could be more un-Armourlike than a traffic in strong drink ✽ One could as well imagine Ben Franklin doing a like thing. As it is, the carper, the quibbler and the unco gude have had their say of Armour, and now just imagine

their renewed howl of disapproval if Armour & Company should follow the suggestion of this sincere and gentle anarch, Arthur Brisbane, and supply an enemy to place in the mouth of the toilers to steel away their brains!

A few years ago I read an article by Arthur Brisbane in denunciation of the "Company Store" which is operated by certain boss coal-miners. And now this same man who denounced company stores advocates company saloons. If it were tried we might get a scathing article from the same pen on "the greed that prompts our rich malefactors to batten and fatten on the thirst of overworked employees."

¶ Anatole France has a philosophy, one tenet of which is, "No matter what you do, you 'll be sorry for it. Also, if you don't do it, you 'll be sorry you did n't."

Verily, the industrial leader, like leaders of any kind, follows a path that leads by the thorn road. The only man who is really safe from unkind criticism is the man who does nothing, says nothing and is nothing.

It so happened once that Mr. Armour was booked to leave for New York for Europe on Thursday. He had taken the eleven o'clock train Wednesday for Milwaukee. At three o'clock the head of the office received a message instructing that several men should break any personal engagements they might have that night and be prepared to work all night if necessary, and to cancel his European reservations. Further instructions were received by wire.

At seven o'clock Mr. Armour turned up at the office. It seems that his friend Plankinton had become involved in a wheat deal—was long some ten million bushels of wheat,

and was in trouble. Following wired instructions, one of the office force had gone to a certain broker's office and had returned with a bunch of warehouse receipts about a foot high covering grain in warehouses. Mr. Armour immediately got busy and the upshot of it was that Mr. Plankinton was pulled out of his dilemma and both he and Mr. Armour had harnessed up a pretty fair bunch of money.

He never entered a deal without first financing it. If he figured that five million dollars would be all that would be needed, he arranged for ten million, feeling that the interest on the surplus money was cheap insurance.

One day he purchased on the New York Stock Exchange fifty thousand shares of St. Paul Railroad stock and paid for it. Fifty-thousand-share transactions today are not enormous, but in the early eighties such deals were very large.

¶ He foresaw the possibilities of the West and the Northwest, and in company with Alex. Mitchell, "Diamond Joe" Reynolds, Fred Layton, John Plankinton and others, took great personal pride in the upbuilding of the country. He was possessed of an active imagination. In a bigger, broader sense he was a dreamer. In his every action and thought he was a doer. He was very fond of children and would drop almost any work he had in hand to talk for a few minutes with a small boy or girl. He kept a stock of small Swiss watches in his desk to present to his junior callers. His great hobby was presenting his men with a suit of clothes should they suggest anything out of the ordinary or do anything which attracted his commendation. Nearly all of those close to him were presented with gold watches.

It was in the late seventies. Mr. Armour, with officials, was inspecting the St. Paul Railway. A rumor was circulated that Armour & Company was in financial trouble, and Mr. Armour was so advised. His return was so prompt that it was suggested that he must have come down over the wire. He was very much incensed, and his first query was at to who had started the rumor.

The president of a Chicago bank had loaned Armour & Company one hundred thousand dollars, note due in ninety days. For some reason known only to himself, he had made a demand on the cashier for the payment of this note some sixty days before it was due, and very naturally in the absence of Mr. Armour, did not get the money.

Everett Wilson at that time was a member of the Ogden Boat Club, and was quite friendly with a son of the president of the bank above referred to. This young man remarked to Mr. Wilson that he had never felt so sorry for a man in his life as he did for his father the day before. He said Phil Armour had come over to the bank—had bearded his father in his den and had gone after him so fiercely—had gotten under him in so many ways—had lampooned him up dale and down hill, that there was nothing left of his father but a bunch of apologetic confusion, and that the interview had ended by Mr. Armour's throwing a hundred thousand dollars in currency in the gentleman's face. The young man said he never knew that a man could be so indignant and so voluble as Mr. Armour was, and that it had made a lasting impression on him. ¶ Philip Armour had very high business ideals. To sell an article at more than it was worth, or to

deceive the buyer as to quality in any way, he would have regarded as a calamity. He delighted in the thought that the men with whom he traded were his friends. That his prosperity had been the prosperity of the producing West, and also to the advantage of the consuming East, were great sources of satisfaction. To personal criticism he very seldom made reply, feeling that a man's life should justify itself, and that explanation, excuse or apology is unworthy in a man who is doing his best to help himself by helping humanity.

But in spite of his indifference to calumny his years were shortened by the stab of a pen—the thing which killed Keats—the tumult of wild talk concerning “embalmed beef,” started by a Dr. William Daly, who shortly after committed suicide, and taken up to divert public attention from the unpreparedness of the country properly to take care of the health of its volunteer soldiery.

Mr. Armour, as Father of the Packing-house Industry, was keenly sensitive to these slanders on the quality of the product and the honesty of the packers. The charges were thoroughly investigated by a board of army officers and declared by them to be without foundation. ¶ Scandal and defamation in war-time are imminent; the literary stink-pot rivals the lyddite of the enemy; fever, envy, malice and murderous tongues strike in the dark and retreat in a miasmatic fog. Here were forces that Philip Armour, as unsullied and as honorable as Philip Sydney, could not fight because he could not locate them.

About the same time came one Joseph Leiter, who tried to corner the wheat of the world. Chicago looked to Armour

to punish the presumptuous one. And so Armour, already bowed with burdens, kept the Straits of Mackinaw open in midwinter, and delivered millions of bushels of real wheat for real money to meet the machinations of the bounding Leiter. Here, too, Armour was fighting for Chicago, to redeem, if possible, her good name in the eyes of the nation. ¶ And Armour won; but it was like that last shot of Brann's, sent after he, himself, had fallen. Philip Armour slipped down into the valley and passed into the shadow, unafraid. Like Cyrano he said, "I am dying, but I am not defeated, nor am I dismayed!" And so they laid his tired body in the windowless house of rest.





John Jacob Astor

JOHN JACOB ASTOR



John Jacob Astor

JOHN JACOB ASTOR

THE man who makes it the habit of his life to go to bed at nine o'clock, usually gets rich and is always reliable. Of course, going to bed does not make him rich—I merely mean that such a man will in all probability be up early in the morning and do a big day's work, so his weary bones put him to bed early. Rogues do their work at night. Honest men work by day. It's all a matter of habit, and good habits in America make any man rich. Wealth is a result of habit.

—JOHN JACOB ASTOR.

LITTLE JOURNEYS



VICTOR HUGO says, "When you open a school, you close a prison." ¶ This seems to require a little explanation. Victor Hugo did not have in mind a theological school, nor yet a young ladies' seminary, nor an English boarding-school, nor a military academy, and least of all a parochial institute. What he was thinking of was a school where people—young and old—were taught to be self-respecting, self-reliant and efficient—to care for themselves, to help bear the burdens of the world, to assist themselves by adding to the happiness of others.

Victor Hugo fully realized that the only education that serves is the one that increases human efficiency, not the one that retards it. An education for honors, ease, medals, degrees, titles, position—immunity—may tend to exalt the individual ego, but it weakens the race and its gain on the whole is nil. ¶ Men are rich only as they give. He who gives great service gets great returns. Action and reaction are equal, and the radiatory power of the planets balances their attraction. The love you keep is the love you give away.

A bumptious, colored person wearing a derby tipped over one eye, and a cigar in his mouth pointing to the northwest, walked into a hardware store and remarked, "Lemme see your razors."

The clerk smiled pleasantly and asked, "Do you want a razor to shave with?"

"Naw," said the colored person, "—for social purposes."

¶ An education for social purposes is n't of any more use than a razor purchased for a like use. An education which merely fits a person to prey on society, and occasionally slash it up, is a predatory preparation for a life of usefulness, and closes no prison. Rather it opens a prison and takes captive at least one man. The only education that makes free is the one that tends to human efficiency. Teach children to work, play, laugh, fletcherize, study, think, and yet again—work, and we will raze every prison.

There is only one prison, and its name is Inefficiency. Amid the bastions of this bastile of the brain the guards are Pride, Pretense, Greed, Gluttony, Selfishness.

Increase human efficiency and you set the captives free.

“The Teutonic tribes have captured the world because of their efficiency,” says Lecky the historian.

He then adds that he himself is a Celt.

The two statements taken together reveal Lecky to be a man without prejudice. When the Irish tell the truth about the Dutch the millennium approaches.

Should the quibbler arise and say that the Dutch are not Germans, I will reply, true, but the Germans are Dutch—at least they are of Dutch descent.

The Germans are great simply because they have the homely and indispensable virtues of prudence, patience and industry.

¶ There is no copyright on these qualities. God can do many things, but so far, He has never been able to make a strong race of people and leave these ingredients out of the formula.

¶ As a nation, Holland first developed them so that they became the characteristic of the whole people.

It was the slow, steady stream of Hollanders pushing southward that civilized Germany.

Music as a science was born in Holland. The grandfather of Beethoven was a Dutchman.

Gutenberg's forebears were from Holland.

And when the Hollanders had gone clear through Germany, and then traversed Italy, and come back home by way of Venice, they struck the rock of spiritual resources and the waters gushed forth.

Since Rembrandt carried portraiture to the point of perfection, two hundred and fifty years ago, Holland has been a land of artists—and it is so even unto this day.

John Jacob Astor was born of a Dutch family that had migrated down to Heidelberg from Antwerp. Through some strange freak of atavism the father of the boy bred back, and was more or less of a stone-age cave-dweller. He was a butcher by trade, in the little town of Waldorf, a few miles from Heidelberg. A butcher's business then was to travel around and kill the pet pig, or sheep, or cow that the tender-hearted owners dare not harm. The butcher was a pariah, a sort of unofficial, industrial hangman.

At the same time he was more or less of a genius, for he climbed steeples, dug wells, and did all kinds of disagreeable jobs that needed to be done, and from which sober and cautious men shrank like unwashed wool. ¶ One such man—a German, too—lives in East Aurora. I joined him, accidentally, in walking along a country road, the other day & He carried a big basket on his arm, and was peacefully smoking a big Dutch pipe. We talked of music and he was regretting

the decline of a taste for Bach, when he shifted the basket to the other arm. ¶ "What have you in the basket?" I asked. ¶ And here is the answer: "Noddings—but dynamite. I was going up on der hill, already, to blow me some stumps oud." And I suddenly bethought me of an engagement I had at the village.



JOHN JACOB ASTOR was the youngest of four sons, and as many daughters. The brothers ran away early in life, and went to sea or joined the army. One of these boys came to America, and followed his father's trade of butcher ❧ ❧

Jacob Astor, the happy father of John Jacob, used to take the boy with him on pig-killing expeditions. This for two reasons—one, so the lad would learn a trade, and the other to make sure that the boy did not run away. ¶ Parents who hold their children by force have a very slender claim upon them. The pastor of the local Lutheran Church took pity on this boy, who had such disgust for his father's trade, and hired him to work in his garden and run errands. ¶ The intelligence and alertness of the lad made him look like good timber for a minister.

He learned to read and was duly confirmed as a member of the church.

Under the kindly care of the village parson John Jacob grew in mind and body—his estate was to come later. When he was seventeen, his father came and made a formal demand for his services. The young man must take up his father's work of butchering.

That night John Jacob walked out of Waldorf by the wan light of the moon, headed for Antwerp. He carried a big red handkerchief in which his worldly goods were knotted, and in his heart he had the blessings of the Lutheran clergyman, who walked with him for half a mile, and said a prayer at parting ❀ ❀

To have youth, high hope, right intent, health and a big red handkerchief is to be greatly blessed.

John Jacob got a job next day as oarsman on a lumber raft.

¶ He reached Antwerp in a week. There he got a job on the docks as a laborer. The next day he was promoted to checker-off. The captain of a ship asked him to go to London and figure up the manifests on the way. He went.

The captain of the ship recommended him to the company in London, and the boy was soon piling up wealth at the rate of a guinea a month.

In September, Seventeen Hundred Eighty-three, came the news to London that George Washington had surrendered. In any event, peace had been declared—Cornwallis had forced the issue, so the Americans had stopped fighting.

¶ A little later it was given out that England had given up her American Colonies, and they were free.

Intuitively John Jacob Astor felt that the "New World" was the place for him. He bought passage on a sailing-ship bound

for Baltimore, at a cost of five pounds. He then fastened five pounds in a belt around his waist, and with the rest of his money—after sending two pounds home to his father, with a letter of love—bought a dozen German flutes.

He had learned to play on this instrument with proficiency, and in America he thought there would be an opening for musicians and musical instruments.

John Jacob was then nearly twenty years of age.

The ship sailed in November, but did not reach Baltimore until the middle of March, having to put back to sea on account of storms when within sight of the Chesapeake. Then a month more was spent hunting for the Chesapeake. There was plenty of time for flute-playing and making of plans ❧ ❧

On board ship he met a German, twenty years older than himself, who was a fur-trader and had been home on a visit. ¶ John Jacob played the flute and the German friend told stories of fur-trading among the Indians.

Young Astor's curiosity was excited. The Waldorf-Astoria plan of flute-playing was forgotten. He fed on fur-trading.

¶ The habits of the animals, the value of their pelts, the curing of the furs, their final market, were all gone over again and again. The two extra months at sea gave him an insight into a great business and he had time to fletcherize his ideas. He thought about—wrote about it in his diary, for he was at the journal age. Wolves, bears, badgers, minks and muskrats filled his dreams.

Arriving at Baltimore he was disappointed to learn that there were no fur-traders there. He started for New York.

Here he found work with a certain Robert Bowne, a Quaker, who bought and sold furs.

Young Astor set himself to learn the business—every part of it. He was always sitting on the curb at the door before the owner got around in the morning, carrying a big key to open the warehouse. He was the last to leave at night. He pounded furs with a stick, salted them, stored them, took them to the tanners, brought them home.

He worked, and as he worked, learned.

To secure the absolute confidence of a man, obey him. Only thus do you get him to lay aside his weapons, be he friend or enemy ❧ ❧

Any dullard can be waited on and served, but to serve requires judgment, skill, tact, patience and industry.

The qualities that make a youth a good servant are the basic ones for mastership. Astor's alertness, willingness, loyalty, and ability to obey, delivered his employer into his hands.

¶ Robert Bowne, the good old Quaker, insisted that Jacob should call him Robert; and from boarding the young man with a near-by war widow who took cheap boarders, Bowne took young Astor to his own house, and raised his pay from two dollars a week to six.

Bowne had made an annual trip to Montreal for many years.

¶ Montreal was the metropolis for furs. Bowne went to Montreal himself because he did not know of any one he could trust to carry the message to Garcia. Those who knew furs and had judgment were not honest, and those who were honest did not know furs. Honest fools are really no better than rogues, as far as practical purposes are concerned.

Bowne once found a man who was honest and also knew furs, but alas! he had a passion for drink, and no prophet could foretell his "periodic," until after it occurred.

Young Astor had been with Bowne only a year. He spoke imperfect English, but he did not drink or gamble, and he knew furs and was honest.

Bowne started him off for Canada with a belt full of gold; his only weapon was a German flute that he carried in his hand. Bowne being a Quaker did not believe in guns. Flutes were a little out of his line, too, but he preferred them to flintlocks ❧ ❧

John Jacob Astor ascended the Hudson River to Albany, and then with pack on his back, struck north, alone, through the forest for Lake Champlain. As he approached an Indian settlement he played his flute. The aborigines showed no disposition to give him the hook. He hired Indians to paddle him up to the Canadian border ❧ He reached Montreal.

¶ The fur-traders there knew Bowne as a very sharp buyer, and so had their quills out on his approach. But young Astor was seemingly indifferent. His manner was courteous and easy.

¶ He got close to his man, and took his pick of the pelts at fair prices. He expended all of his money, and even bought on credit, for there are men who always have credit.

Young Astor found Indian nature to be simply human nature.

¶ The savage was a man, and courtesy, gentleness and fairly good flute-playing soothed his savage breast. Astor had beads and blankets, a flute and a smile. The Indians carried his goods by relays and then with guttural certificates as to character passed him on to other red men, and at last he

reached New York without the loss of a pelt or the dampening of his ardor.

Bowne was delighted. To Young Astor it was nothing. He had in his blood the success corpuscle. He might have remained with Bowne and become a partner in the business, but Bowne had business limitations and Astor had n't.

So after a three years' apprenticeship, Astor knew all that Bowne did and all he himself could imagine besides. So he resigned ❀ ❀

In Seventeen Hundred Eighty-six, John Jacob Astor began business on his own account in a little store on Water Street, New York. There were one room and a basement. He had saved a few hundred dollars: his brother, the butcher, had loaned him a few hundred more, and Robert Bowne had contributed a bale of skins to be paid for "at thy own price and thy own convenience." ¶ Astor had made friends with the Indians up the Hudson clear to Albany, and they were acting as recruiting-agents for him. He was a bit boastful of the fact that he had taught an Indian to play the flute, and anyway he had sold the savage the instrument for a bale of beaver-pelts, with a bearskin thrown in for good measure. It was a musical achievement as well as a commercial one.

¶ Having collected several thousand dollars' worth of furs he shipped them to London and embarked as a passenger in the steerage. The trip showed him that ability to sell was quite as necessary as the ability to buy—a point which with all of his shrewdness Bowne had never guessed.

In London furs were becoming a fad. Astor sorted and sifted his buyers, as he had his skins. He himself dressed in a suit

of fur and thus proved his ability as an advertiser. He picked his men and charged all the traffic would bear. He took orders, on sample, from the nobility and sundry of the gentry, and thereby cut the middleman. All of the money he received for his skins he invested in "Indian Goods"—colored cloth, beads, blankets, knives, axes, and musical instruments &c. His was the first store in New York that carried a stock of musical instruments. These he sold to savages, and also he supplied the stolid Dutch the best of everything in this particular line, from a bazoo to a Stradivarius violin.

When he got back to New York, he at once struck out through the wilderness to buy furs of the Indians, or better still, to interest them in bringing furs to him. ¶ He knew the value of friendship in trade as no man of the time did. He went clear through to Lake Erie, down to Niagara Falls, along Lake Ontario, across to Lake Champlain and then down the Hudson. He foresaw the great city of Buffalo, and Rochester as well, only he said that Rochester would probably be situated directly on the Lake. But the water-power of the Genesee Falls proved a stronger drawing power than the Lake Front. He prophesied that along the banks of the Niagara Falls would be built the greatest manufacturing city in the world. There were flour-mills and sawmills there then. The lumber first used in building the city of Buffalo was brought from the sawmills at "The Falls."

Electric power, of course, was then a thing unguessed, but Astor prophesied the Erie Canal, and made good guesses as to where prosperous cities would appear along its line.

In Seventeen Hundred Ninety, John Jacob Astor married

Sarah Todd. Her mother was a Brevoort, and it was brought about by her coming to Astor to buy furs with which to make herself a coat. Her ability to judge furs and make them up won the heart of the dealer. The marriage brought young Astor into "the best Dutch New York society," a combination that was quite as exclusive then as now.

The marriage was a business partnership as well as a marital, and proved a success in every way. Sarah was a worker, with all the good old Dutch qualities of patience, persistence, industry and economy. When her husband went on trips she kept store. She was the only partner in whom he ever had implicit faith. And faith is the first requisite in success.

Captain Cook had skirted the Pacific Coast from Cape Horn to Alaska, and had brought to the attention of the fur-dealing and fur-wearing world the sea-otter of the Northern Pacific.

¶ He also gave a psychological prophetic glimpse of the insidious sealskin sacque.

In Seventeen Hundred Ninety, a ship from the Pacific brought a hundred otter-skins to New York. The skins were quickly sold to London buyers at exorbitant prices.

The nobility wanted sea-otter, or "Royal American Ermine," as they called it. The scarcity boomed the price. Ships were quickly fitted out and dispatched. Boats bound for the whale fisheries were diverted, and New Bedford had a spasm of jealousy. ¶ Astor encouraged these expeditions, but at first invested no money in them, as he considered them "extra hazardous." He was not a speculator.





UNTIL the year Eighteen Hundred, Astor lived over his store in Water Street, but he then moved to the plain and modest house at Two Hundred Twenty-three Broadway, on the site of the old Astor House. Here he lived for twenty-five years.

The fur business was simple and very profitable. Astor now was confining himself mostly to beaver-skins. He fixed the price at one dollar, to be paid to the Indians or trappers. It cost fifty cents to prepare and transport the skin to London. There is was sold at from five to ten dollars. All the money received for skins was then invested in English merchandise, which was sold in New York at a profit. In Eighteen Hundred, Astor owned three ships which he had bought so as to absolutely control his trade. Ascertaining that London dealers were reshipping furs to China, early in the century he dispatched one of his ships directly to the Orient, loaded with furs, with explicit written instructions to the captain as to what the cargo should be sold for. The money was to be invested in teas and silks. ¶ The ship sailed away, and had been gone a year. ¶ No tidings had come from her.

Suddenly a messenger came with news that the ship was in the bay. We can imagine the interest of Mr. and Mrs. Astor as they locked their store and ran to the Battery. Sure enough, it was their ship, riding gently on the tide, snug, strong and safe as when she had left. ¶ The profit on this one voyage was seventy thousand dollars ✽ By Eighteen Hundred Ten, John Jacob Astor was worth two million dollars. He began to invest all his surplus money in New York real estate. He

bought acreage property in the vicinity of Canal Street. Next he bought Richmond Hill, the estate of Aaron Burr. It consisted of one hundred and sixty acres just above Twenty-third Street. He paid for the land a thousand dollars an acre. People said Astor was crazy. In ten years he began to sell lots from the Richmond Hill property at the rate of five thousand dollars an acre. Fortunately for his estate he did not sell much of the land at this price, for it is this particular dirt that makes up that vast property known as "The Astor Estate."

¶ During the Revolutionary War, Roger Morris, of Putnam County, New York, made the mistake of siding with the Tories ❧ ❧

A mob collected, and Morris and his family escaped, taking ship to England.

Before leaving, Morris declared his intention of coming back as soon as "the insurrection was quelled." ¶ The British troops, we are reliably informed, failed to quell the insurrection.

¶ Roger Morris never came back.

Roger Morris is known in history as the man who married Mary Philipse. And this lady lives in history because she had the felicity of having been proposed to by George Washington. It is George himself tells of this in his Journal, and George you remember could not tell a lie.

George was twenty-five, he was on his way to Boston, and was entertained at the Philipse house, the Plaza not having then been built. ¶ Mary was twenty, pink and lissome. She played the harpischord. Immediately after supper, George finding himself alone in the parlor with the girl, proposed.

¶ He was an opportunist.

The lady pleaded for time, which the Father of his Country declined to give. He was a soldier and demanded immediate surrender. A small quarrel followed, and George saddled his horse and rode on his way to fame and fortune.

Mary thought he would come back, but George never proposed to the same lady twice. Yet he thought kindly of Mary and excused her conduct by recording, "I think ye ladye was not in ye moode." ¶ Just twenty-two years after this bout with Cupid, General George Washington, Commander-in-Chief of the Continental Army, occupied the Roger Morris Mansion as headquarters, the occupants having fled. Washington had a sly sense of humor, and on the occasion of his moving into the mansion, remarked to Colonel Aaron Burr, his aide, "I move in here for sentimental reasons—I have a small and indirect claim on the place."

It was Washington who formally confiscated the property, and turned it over to the State of New York as contraband of war ❀ ❀

The Morris estate of about fifty thousand acres was parceled out and sold by the State of New York to settlers.

It seems, however, that Roger Morris had only a life interest in the estate and this was a legal point so fine that it was entirely overlooked in the joy of confiscation. Washington was a great soldier, but an indifferent lawyer.

John Jacob Astor accidentally ascertained the facts. He was convinced that the heirs could not be robbed of their rights through the acts of a leaseholder, which legally was the status of Roger Morris. Astor was a good real-estate lawyer himself, but he referred the point to the best counsel he could

find. They agreed with him. He next hunted up the heirs and bought their quitclaims for one hundred thousand dollars.

¶ He then notified the parties who had purchased the land, and they in turn made claim upon the State for protection.

After much legal parleying the case was tried according to stipulation with the State of New York, directly, as defendant, and Astor and the occupants, as plaintiffs. Daniel Webster and Martin Van Buren appeared for the State, and an array of lesser legal lights for Astor.

The case was narrowed down to the plain and simple point that Roger Morris was not the legal owner of the estate, and that the rightful heirs could not be made to suffer for the "treason, contumacy and contravention" of another. Astor won, and as a compromise the State issued him twenty-year bonds bearing six per cent interest, for the neat sum of five hundred thousand dollars—not that Astor needed the money, but finance was to him a game, and he had won.



IN front of the first A. T. Stewart store there used to be an old woman who sold apples. Regardless of weather, there she sat and mumbled her wares at the passerby. She was a combination beggar and merchant, with a blundering wit, a ready tongue and a vocabulary unfit for publication ❀ ❀

Her commercial genius is shown in the fact that she secured

one good paying customer—Alexander T. Stewart. Stewart grew to believe in her as his spirit of good luck. Once when bargains had been offered at the Stewart store and the old woman was not at her place on the curb, the merchant-prince sent his carriage for her in hot haste “lest offense be given.” And the day was saved.

When the original store was abandoned for the Stewart “Palace,” the old apple-woman with her box, basket and umbrella was tenderly taken along, too.

John Jacob Astor had no such belief in luck-omens, portents, or mascots as had A. T. Stewart. With him success was a sequence—a result—it was all cause and effect. A. T. Stewart did not trust entirely to luck, for he, too, carefully devised and planned. But the difference between the Celtic and the Teutonic mind is shown in that Stewart hoped to succeed, while Astor knew that he would. One was a bit anxious; the other exasperatingly placid.

Astor took a deep interest in the Lewis and Clark expedition.

¶ He went to Washington to see Lewis, and questioned him at great length about the Northwest. Legend says that he gave the hardy discoverer a thousand dollars, which was a big amount for him to give away.

Once a committee called on him with a subscription-list for some worthy charity. Astor subscribed fifty dollars. One of the disappointed committee remarked, “Oh, Mr. Astor, your son William gave us a hundred dollars.”

“Yes,” said the old man, “but you must remember that William has a rich father.”

Washington Irving has told the story of Astoria at length. It

was the one financial plunge taken by John Jacob Astor. ¶ And in spite of the fact that it failed, the whole affair does credit to the prophetic brain of Astor.

“This country will see a chain of growing and prosperous cities straight from New York to Astoria, Oregon,” said this man in reply to a doubting questioner.

He laid his plans before Congress, urging a line of army-posts, forty miles apart, from the western extremity of Lake Superior to the Pacific. “These forts or army-posts will evolve into cities,” said Astor, when he called on Thomas Jefferson, who was then President of the United States. Jefferson was interested, but non-committal. Astor exhibited maps of the Great Lakes, and the country beyond. He argued with a prescience then not possessed by any living man that at the western extremity of Lake Superior would grow up a great city. Yet in Eighteen Hundred Seventy-six, Duluth was ridiculed by the caustic tongue of Proctor Knott, who asked, “What will become of Duluth when the lumber crop is cut?” Astor proceeded to say that another great city would grow up at the southern extremity of Lake Michigan. General Dearborn, Secretary of War under Jefferson, had just established Fort Dearborn on the present site of Chicago. Astor commended this, and said, “From a fort you get a trading-post, and from a trading-post you will get a city.”

He pointed out to Jefferson the site, on his map, of the Falls of St. Anthony. “There you will have a fort some day, for wherever there is water-power, there will grow up mills for grinding grain, and sawmills as well. This place of power will have to be protected, and so you will have there a post which

will eventually be replaced by a city.' Yet Fort Snelling was nearly fifty years in the future and St. Paul and Minneapolis were dreams undreamed.

Jefferson took time to think about it and then wrote Astor thus: "Your beginning of a city on the Western Coast is a great acquisition, and I look forward to a time when our population will spread itself up and down along the whole Pacific frontage, unconnected with us, excepting by ties of blood and common interest, and enjoying like us, the rights of self-government."

The Pilgrim Fathers thought land that lay inward from the sea as valueless. The forest was an impassable barrier. Later, up to the time of George Washington, the Alleghanies were regarded as a natural barrier. Patrick Henry likened the Alleghany Mountains to the Alps that separated Italy from Germany and said, "The mountain ranges are lines that God has set to separate one people from another."

Later, statesmen have spoken of the ocean in the same way, as proof that a union of all countries under an international capital could never exist.

Great as was Jefferson, he regarded the achievement of Lewis and Clarke as a feat and not an example. He looked upon the Rocky Mountains as a natural separation of peoples "bound by ties of blood and mutual interest but otherwise unconnected." ❧ To pierce these mighty mountains with tunnels, and whisper across them with the human voice, were miracles unguessed. But Astor closed his eyes and saw pack-trains, mules laden with skins, winding across these mountains, and down to tide-water at Astoria ❧ There his ships

would be lying at the docks, ready to sail for the Far East. James J. Hill was yet to come.



COMPANY was formed, and two expeditions set out for the mouth of the Columbia River, one by land and the other by sea. The land expedition barely got through alive—it was a perilous undertaking, with accidents by flood and field and in the imminent deadly breach.

But the route by the water was feasible.

The town was founded and soon became a center of commercial activity. Had Astor been on the ground to take personal charge, a city like Seattle would have bloomed and blossomed on the Pacific, fifty years ago. But power at Astoria was subdivided among several little men, who wore themselves out in a struggle for honors, and to see who would be greatest in the kingdom of heaven. John Jacob Astor was too far away to send a current of electricity through the vacuum of their minds, light up the recesses with reason, and shock them into sanity. Like those first settlers at Jamestown, the pioneers at Astoria saw only failure ahead, and that which we fear we bring to pass. To settle a continent with men is almost as difficult as Nature's attempt to form a soil on a rocky surface ❁ ❁

There came a grand grab at Astoria and it was each for himself and the devil take the hindermost—it was a stampede.

System and order went by the board. The strongest stole the most, as usual, but all got a little. And England's gain in citizens was our loss.

Astor lost a million dollars by the venture. He smiled calmly and said, "The plan was right, but my men were weak—that is all. The gateway to China will be from the northwest. My plans were correct. Time will vindicate my reasoning."

When the block on Broadway, bounded by Vesey and Barclay Streets, was cleared of its plain two-story houses, preparatory to building the Astor House, wise men shook their heads and said, "It's too far uptown."

But the free bus that met all boats solved the difficulty, and gave the cue to hotel men all over the world. The hotel that runs full is a gold mine. Hungry men feed, and the beautiful part about the hotel business is that the customers are hungry the next day—also thirsty. Astor was worth ten millions, but he took a personal delight in sitting in the lobby of the Astor House and watching the dollars roll into this palace that his brain had planned. To have an idea—to watch it grow—to then work it out, and see it made manifest in concrete substance, this was his joy. The Astor House was a bigger hostelry in its day than the Waldorf-Astoria is now.

Astor was tall, thin, and commanding in appearance. He had only one hallucination, and that was that he spoke the English language. The accent he possessed at thirty was with him in all its pristine effulgence at eighty-five. "Nopody would know I vas a Cherman—aind't it?" he used to say. He spoke French, a dash of Spanish and could parley in Choctaw, Ottawa, Mohawk and Huron. But they who speak several

languages must not be expected to speak any one language well ❧ ❧

Yet when John Jacob wrote, it was English without a flaw. In all his dealings he was uniquely honorable and upright. He paid and he made others pay. His word was his bond. He was not charitable in the sense of indiscriminate giving. "To give something for nothing is to weaken the giver," was one of his favorite sayings. That this attitude protected a miserly spirit, it is easy to say, but it is not wholly true. In his later years he carried with him a book containing a record of his possessions. This was his breviary. In it he took a very pardonable delight. He would visit a certain piece of property, and then turn to his book and see what it had cost him ten or twenty years before. To realize that his prophetic vision had been correct was to him a great source of satisfaction.

His habits were of the best. He went to bed at nine o'clock, and was up before six. At seven he was at his office. He knew enough to eat sparingly and to walk, so he was never sick.

¶ Millionaires as a rule are woefully ignorant ❧ Up to a certain sum, they grow with their acquisitions. Then they begin to wither at the heart. The care of a fortune is a penalty. I advise the gentle reader to think twice before accumulating ten millions.

John Jacob Astor was exceptional in his combined love of money and love of books. History was at his tongue's end, and geography was his plaything. Fitz-Greene Halleck was his private secretary, hired on a basis of literary friendship. Washington Irving was a close friend, too, and first, crossed the Atlantic on an Astor pass. He banked on Washington

Irving's genius, and loaned him money to come and go, and buy a house. Irving was named in Astor's will as one of the trustees of the Astor Library Fund, and repaid all favors by writing "Astoria."

Astor died, aged eighty-six. It was a natural death, a thing that very seldom occurs. The machinery all ran down at once.

¶ Realizing his lack of book advantages, he left by his will four hundred thousand dollars to found the Astor Library, in order that others might profit where he had lacked.

He also left fifty thousand dollars to his native town of Waldorf, a part of which money was used to found an Astor Library there. God is surely good, for if millionaires were immortal, their money would cause them great misery and the swollen fortunes would crowd mankind, not only 'gainst the wall, but into the sea. Death is the deliverer, for Time checks power and equalizes all things, and gives the new generation a chance.

Astor hated gamblers. He never confused gambling, as a mode of money-getting, with actual production. He knew that gambling produces nothing—it merely transfers wealth, changes ownership. And since it involves loss of time and energy it is a positive waste. ¶ Yet to buy land and hold it, thus betting on its rise in value, is not production, either. Nevertheless, this was to Astor legitimate and right.

Henry George threw no shadow before, and no economist had ever written that to secure land and hold it unused, awaiting a raise in value, was a dog-in-the-manger, unethical and selfish policy ♪ Morality is a matter of longitude and time.

¶ Astor was a member of the Dutch Reformed Church, and

yet he lived out his days with a beautiful and perfect disbelief in revealed religion.

He knew enough of biology to know that religions are not "revealed"—they are evolved. Yet he recognized the value of the Church as a social factor. To him it was a good police system, and so when rightly importuned he gave, with becoming moderation, to all faiths and creeds.

A couple of generations back in his ancestry there was a renegade Jew who loved a Christian girl, and thereby moulted his religion. When Cupid crosses swords with a priest, religion gets a death-stroke. This stream of free blood was the inheritance of John Jacob Astor.

William B. Astor, the son of John Jacob, was brought up in the financial way he should go. He was studious, methodical, conservative, and had the good sense to carry out the wishes of his father. His son, John Jacob Astor, was very much like him, only of more neutral tint. The time is now ripe for another genius in the Astor family. If William B. Astor lacked the courage and initiative of his parent, he had more culture, and spoke English without an accent. The son of John Jacob Astor second is William Waldorf Astor, who speaks English with an English accent, you know.

John Jacob Astor, besides having the first store for the sale of musical instruments in America, organized the first orchestra of over twelve players. He brought over a leader from Germany, and did much to foster the love of music in the New World. ¶ Every worthy Mæcenas imagines that he is a great painter, writer, sculptor or musician, side-tracked by material cares thrust upon him by unkind fate. John Jacob

Astor once told Washington Irving that it was only business responsibility that prevented his being a novelist; and at other times he declared his intent to take up music as a profession as soon as he had gotten all of his securities properly tied up. And whether he worked out his dreams or not, there is no doubt but that they added to his peace, happiness and length of days. Happy is the man who escapes the critics by leaving his literary masterpiece in the ink.



HERE ENDETH VOLUME XXIV OF THE LITTLE JOUR-
NEYS, THE SAME BEING TO THE HOMES OF GREAT
BUSINESS MEN, AS WRITTEN BY ELBERT HUBBARD.
TITLE-PAGE AND INITIALS DESIGNED BY ROYCROFT
ARTISTS, AND THE WHOLE DONE INTO A PRINTED
BOOK BY THE ROYCROFTERS AT THEIR SHOP, WHICH
IS IN EAST AURORA, ERIE COUNTY, N. Y., MCMIX

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